

# Professional Liability Insurance Program

Program exclusive to members of Family Mediation Canada (FMC)

## Did you know Aon offers...

The only endorsed insurance program by Family Mediation Canada.

### A national presence

Aon has 23 offices in Canada and is licensed to offer insurance in all provinces and territories.

### A global perspective

With over 500 offices in 120 countries worldwide, Aon offers a unique global perspective on risk management.

### A consultative approach

Aon encourages you to take advantage of its consultative approach to understand the coverages on your policy.

You can contact Aon toll free at 1.877.766.3098 or by email at [aonaffinity@aon.ca](mailto:aonaffinity@aon.ca).

### Coverage for parent coordinating services

This policy provides coverage for those who are offering parent coordinating services. Please see below for more details.

### Coverage extensions

Coverage is extended to include students/mediators-in-training, mandatory information program presenters and information referral coordinators under the direct supervision of a FMC member.

#### Includes:

Legal expense reimbursement \$100,000    Criminal defence cost reimbursement \$100,000    Loss of earnings due to trial \$500 per hour

Whether you provide parent coordinating services or solely mediation services, you can select the limits that best suit your needs, including commercial general liability.

Limit (per claim)	Professional liability only		Commercial general liability (for those who contract out their services or bill under a separate entity)		
	Aggregate (per term)	Premium (mediator services)	Premium (mediator plus parent coordinator services)	Premium (\$500 deductible)	
<b>Certified member</b>					
\$1,000,000	\$1,000,000	\$145	\$230	\$105	
\$2,000,000	\$2,000,000	\$191	\$289	\$135	
\$3,000,000	\$3,000,000	\$234	\$341	\$165	
<b>Non-certified member</b>					
\$1,000,000	\$1,000,000	\$162	\$247	\$105	
\$2,000,000	\$2,000,000	\$213	\$311	\$135	
\$3,000,000	\$3,000,000	\$264	\$371	\$165	

Note: Deductible of \$500 applies to both professional liability and commercial general liability separately. Exclusion: civil arbitration.

## Did you know...

The professional liability insurance coverage is on a claims-made basis. This means that the policy will respond to a claim only if the policy is in place when the claim is reported as opposed to when the incident occurred. Tail coverage may be purchased to extend the claims reporting period.

### Professional liability

Protects you against allegations and/or liability for damages resulting from a negligent act, error or omission arising from your profession as a family mediator, and within your scope of practice.

### Legal entity coverage

If you are a sole proprietor, coverage applies when your legal entity is named in a covered lawsuit against you. If you have employees, you must contact Aon to arrange legal entity coverage.

### Privacy and security liability: \$75,000

Protects you against third-party liability claims due to confidential client information being compromised (e.g. inadequate security, hackers copying or destroying information).

### Parent coordinating services

Coverage is available for those who also provide parent coordinator services. Policy excludes claims arising from the removal of a minor from their home.

### Commercial general liability

Protects you against everyday business exposures that could result in injury or property damage to your clients or other third parties.

### Legal expense reimbursement

Offers reimbursement for legal expenses incurred should a complaint be made against you and you are required to defend yourself in front of a disciplinary committee.

### Criminal defence cost reimbursement

Reimburses you for costs incurred in defending certain criminal charges related to your practice, but only for cases brought in Canada, and only when found not guilty.

### Extended reporting period (Tail coverage)

If you are retiring and have been insured through this program for at least 1 year, you can purchase an extended 1-year reporting period. This will provide protection should a loss be reported from an incident that occurred during the period that you were practicing. The premium would be 50 percent of your expiring premium. An extended 2 year reporting period is available at 75 percent of your expiring premium.

### Claims reporting procedures

Once you are aware of an actual or potential claim, you must report it to Aon immediately. Please refrain from making any written or oral statements, unless the insurer advises you to do so. Please do not offer to compensate a complainant or admit liability, as such actions could interfere legally in the insurer's managing of the claim. To report a claim, please call Aon at 1.866.488.3451.

### Coverage you understand sponsored by an association you trust ...

The FMC insurance program is tailored to meet your needs and looks out for your best interests first. The coverage is not restricted to your place of employment, and is national in scope.

### Eligibility to participate in the insurance program

You must remain a member in good standing with Family Mediation Canada. For membership information, please contact:

#### Family Mediation Canada

55 Northfield Dr. E, Suite 180,  
Waterloo, Ontario N2K 3T6

Tel: 519.585.3118

Toll Free: 1.877.FMC.2005

fmc@fmc.ca

www.fmc.ca

### How to apply

Please submit your completed application directly to Aon. To obtain an application form please contact Aon. Premiums for new members will be pro-rated on a quarterly basis.

## We're here to empower results

Aon Risk Solutions  
600 Alden Road, 7th Floor,  
Markham, ON L3R 0E7  
Toll free: 1.877.766.3098  
Fax: 1.877.766.9075  
aonaffinity@aon.ca

aon.ca

*This publication contains general information only and is intended to provide an overview of coverages. The information is not intended to constitute legal or other professional advice. Please refer to insurer's policy wordings for actual terms, conditions, exclusions and limitations on coverage that may apply. For more specific information on how we can assist, please contact Aon Reed Stenhouse Inc.*