

**Professional and General Liability Application**

Effected with certain Lloyd's Underwriters ("Insurers")  
through Lloyd's approved Coverholder:

**Holman Insurance Brokers Ltd.**

**3100 Steeles Ave. E Suite 101, Markham, Ontario L3R 8T3**

(Defined herein as "THE COVERHOLDER")



**Mental Health Practitioner Professional And General Liability Insurance  
Application Form**

NOTE: THIS APPLICATION IS AN IMPORTANT DOCUMENT AND IS BEING RELIED ON BY THE INSURER TO DETERMINE WHETHER IT WILL PROVIDE YOU WITH COVERAGE. PLEASE ENSURE THAT ALL RESPONSES ARE ACCURATE. THIS DOCUMENT WILL FORM PART OF YOUR POLICY.

"**Applicant**" means the individual practitioner detailed in question 1 overleaf below. This application form must be completed in ink, signed and dated by the **Applicant**. Please attach an updated and relevant resume/CV together with certificates proving all relevant qualifications in respect of this application. All questions must be answered and where appropriate "Not Applicable" or "N/A" specified. The completed application form along with additional information provided will form part of the contract of insurance with the Insurers. All facts material to the proposed insurance must be disclosed fully and truthfully and to the best of the **Applicant's** knowledge and belief whether or not they are the subject of a specific question herein. In addition to the information contained in the application form including all supporting documentation, if the **Applicant** is aware of any other information which it considers may alter, influence or prejudice the Insurers' appraisal of the risk being proposed, this information must be disclosed in conjunction with this application form. By signing this application form the **Applicant** is consenting to the use of information, including sensitive personal information. Where personal information relates to third parties, the **Applicant** confirms that it has been given the requisite consent to disclose such information to the Insurers for processing.

If there is insufficient space to complete an answer to any question in this application form, please continue on the continuation space (and additional page) provided, which should then be signed, dated, and attached to this application form.

**COVERAGE PART A – PROFESSIONAL LIABILITY – "Claims Made"**

This insurance under Part A, is underwritten on a "claims made" basis, which means that if a claim is made against the **Applicant** then the **Applicant** MUST have a current policy in force. Any claims brought against the **Applicant** after the expiry of the policy period (or any specific run-off extension or extended reporting period) will NOT be covered.

**Insuring Clauses Available**

Policy Limits up to \$5,000,000 per Claim, \$10,000,000 in the aggregate are available across the following covers:

- Professional Negligence
- Libel & Slander
- Infringement Of Copyright
- Breach Of Confidentiality
- General Liability To Third Parties
- Rescuers & Good Samaritan Acts
- 2 Year Run Off Extension

In addition, the following are automatically included:

- \$250,000 Duty To Refer To Healthcare Service Providers
- \$250,000 Loss Of Documents
- \$25,000 Personal Information Protections and Electronic Document Act Coverage (S.C.,2000, C.5)
- \$100,000 Products Liability
- \$100,000 Official Proceedings

**COVERAGE PART B – OPTIONAL - COMMERCIAL GENERAL LIABILITY POLICY – "Occurrence Basis"**

Commercial General Liability is available as an optional addition to coverage part A. Coverage under part A must be purchased for this additional Part B to apply. Insurance under part B is on an "Occurrence Basis".

**Qualifications**

In the event of a claim, the **Applicant** will be required to produce qualification certificates.

**Approved Associations**

This application applies only to the activities specifically detailed below by the **Applicant**, AND for which the **Applicant** has an approved relevant qualification from one of the list of approved associations on page 2 of this application form. If the **Applicant** is in any doubt as to whether an individual activity or association is approved for cover under this policy, the **Applicant** must discuss this with the Coverholder prior to accepting cover hereunder.

**Applicant Acknowledgement**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## APPROVED ASSOCIATIONS

Academy of Human Potential	Canadian Psychiatric Association (CPA)	Ontario Association of Homeopaths - OSH
Alberta Association of Marriage and Family Therapy (AAMFT)	Canadian Psychoanalytic Society (CPS)	Ontario Federation of Community Mental Health and Addiction Programs (OFCMHAP)
American Board of Professional Psychology (ABPP)	Canadian Psychological Association (CPA)	Ontario Kinesiology Association
American Psychological Association (APA)	Canadian Register of Health Service Providers in Psychology (CRHSPP)	Ontario Personal Support Worker Association - OPSWA
Association of Canadian Psychology Regulatory Organizations (ACPRO)	Canadian University & College Counselling Association (CUCCA)	Ontario Psychological Association
Association of Newfoundland Psychologists	Career Development Association of Alberta (CDAA)	Ontario Psychological Association (OPA)
Association of Professional Sleep Consultants	College of Alberta Psychologists	Ontario Society of Occupational Therapists - OSOT
Association of Psychologists of Nova Scotia	College of Professional Hypnotherapy	Prince Edward Island Counselling Association (PEICA)
Association of Psychologists of the Northwest Territories	College of Psychologists of British Columbia	Prince Edward Island Psychologists Registration Board
Association of State and Provincial Psychology Boards (ASPPB)	College of Psychologists of New Brunswick	Professional Board of Hypnotherapy
British Columbia Association for Marriage and Family Therapy (BCAMFT)	College of Psychologists of New Brunswick/College des psychologues du Nouveau-Brunswick	Psychological Association of Manitoba
British Columbia Association of Clinical Counsellors (BCACC)	College of Psychologists of Ontario	Psychological Association of Prince Edward Island
British Columbia Psychological Association	Council of Canadian Child and Youth Care Associations (CCCYC)	Psychological Society of Saskatchewan
Canadian Addiction Counsellors Certification Federation (CACCF)	Creatrix Transformational Solutions Inc.	Psychologists Association of Alberta
Canadian Art Therapy Association (CATA)	Education and Networking for Rehabilitation and Career Practitioners	Psychosocial Rehabilitation Canada (PSR)
Canadian Association for Child and Play Therapy (CACPT)	Family Mediation Canada (FMC)	Quebec Association of Marriage and Family Therapy (QAMFT)
Canadian Association for Music Therapy (CAMT)	General Practice Psychotherapy Association (GPPA)	Quebec Counselling Association (QCA)
Canadian Association for Pastoral Practice and Education (CAPPE)	Gestalt Institute of Toronto	Saskatchewan College of Psychologists
Canadian Association for Sandplay Therapy	Kairos Institute	Society for the Exploration of Psychotherapy Integration (SEPI)
Canadian Association for Suicide Prevention (CASP)	L'Ordre des psychologues du Québec	The Canadian Institute of Natural Health Inc.
Canadian Association of Career Educators and Employers (CACEE)	Manitoba Psychological Society	The Haden Institute
Canadian Association of Holistic Nutrition Professionals - CAHNPRO	National Association of Holistic Health Practitioners - NAHHP	The Northwest Territories (Department of Health and Social Services)
Canadian Association of Integrative and Energy Therapies - CAIET	National Guild of Hypnotists	Therapeutic Recreation Association of Atlantic Canada - TRAAC
Canadian Association of Neuro-Linguistic Programming	National Register of Health Service Providers in Psychology (NRHSPP)	Therapeutic Recreation Ontario
Canadian Association of Psychoanalytic Child Therapist - CAPCT	Natural Health Practitioners of Canada Association	Vocational Rehabilitation Association of Canada (VRA)
Canadian Association of Social Workers (CASW)	Natural Therapies Association of North America	
Canadian Career Information Association (CCIA)	New Brunswick Association of Counselling Therapists (NBACT)	
Canadian Complementary Medical Association	Newfoundland and Labrador Psychology Board	
Canadian Consortium for Collaborative Mental Health Care (CCCMHC)	Nova Scotia Board of Examiners in Psychology	
Canadian Council of Professional Certification - CCPC Global	Nova Scotia School Counsellors Association (NSSCA)	
Canadian Employee Assistance Program Association (CEAPA)	Ontario Alliance of Career Development Practitioners (OACDP)	
Canadian Group Psychotherapy Association (CGPA)	Ontario Association for Family Mediation (OAFM)	
Canadian Herbalist's Association of British Columbia (CHAofBC)	Ontario Association for Marriage and Family Therapy (OAMFT)	
Canadian Humanistic & Transpersonal Association - CHATA	Ontario Association of Child and Youth Counsellors (OACYC)	
Canadian Hypnotherapy Association	Ontario Association of Consultants, Counsellors, Psychometrists and Psychotherapists (OACPPP)	
Canadian Mental Health Association (CMHA)		

**WARNING**

If the Applicant receives a claim or becomes aware of a circumstance that may give rise to a claim, the Applicant must contact Holman Insurance Brokers Ltd. immediately to ensure that the claim notification provisions under the policy are adhered to. Failure to do so could prejudice the Applicant’s ability to claim under the Applicant’s insurance policy.

If the Applicant is a new client to Holman Insurance Brokers Ltd. and the Applicant’s previous liability policy was not on a “claims made” basis with the same “retro-active date” to that provided under this insurance application please call Holman Insurance Brokers Ltd. for advice as the Applicant may be exposed to a gap in cover. It is the responsibility of the Applicant to understand the type of insurance they are applying for.

**Personal Information of the Applicant (You) - Please provide the following specific information:**

Any **Applicant** who has qualified overseas shall also have to be individually approved prior to cover being authorized by Insurers.

1.	Full Name Of <b>Applicant</b> :	First Name	Initial	Last Name
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2a.	Address:	Street Address		
	City	Province	Postal Code	

b.	Telephone Number:	Business #	Cell #
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c.	Email Address:	Fax #
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**3. Relevant Canadian Qualifications – PLEASE ATTACH CERTIFICATES**

Name of Association, School or Centre	Course Title	Dates MM/DD/YY

**Relevant Non-Canadian Qualifications - PLEASE ATTACH CERTIFICATES**

Name of Association, School or Centre	Course Title	Country	Dates MM/DD/YY

Any **Applicant** who has **Non-Canadian qualifications** will have to be individually approved prior to cover being authorized by Insurers.

3. Cont'd Associations that you are a current subscribing member of (Including membership Nos):-

Name of Association	Membership No.	Date First Joined	Membership Type

Please provide evidence of current membership (e.g. Annual Certificate). **Please note that if the Applicant is not a member of any of the approved associations, there is no automatic cover and the application will have to be reviewed and specifically authorized by the Insurers, and even if the authorization is approved the detailed premiums may not still apply.**

4. Date Of Birth:- MM/DD/YY

5. Date Started Practice:

MM/DD/YY

6. Is any of your work supervised?  Yes  No

If **YES**, Please advise by whom and under what circumstances:

Name of Supervisor	Address	Tel #	Email

Please provide qualifications of supervisor

7. a. Do you work with animals?  Yes  No

If **YES**, please advise when this would happen and with what types of animal.

b. Are you a student or a candidate for admission to a profession, or an intern or any such other occupation that includes elements of educational tutelage?  Yes  No

Where the **Applicant** is a student or candidate for admission to a profession, or an intern or any such other occupation that includes elements of educational tutelage, it is a condition precedent to the right to be indemnified under this policy that the **Applicant** be under the supervision of a practitioner/instructor qualified within the activities covered and is restricted to performing practice treatments or case work only, and that the **Applicant** advises the recipient of such treatments (or their parent or legal guardian, if the recipient has not attained the age of 16) and that they are receiving treatment as part of a training program. The **Applicant** must not offer treatments outside of their capabilities which shall at all times be governed by the phase reached in their training program and their supervising instructor/practitioner's assessment.

If **YES**, Please advise name of qualified practitioner or instructor.

Name of qualified practitioner or instructor	Address	Tel #	Email

Please provide qualifications of qualified practitioner or instructor.

c. Do you provide sports therapy / rehabilitation / massage therapy or personal fitness instruction to Professional Sports persons and/or dancers?  Yes  No

Professional Sports persons and/or dancers?

- d. Do you teach and/or certify or qualify another to teach others?  Yes  No

Where an applicant is a teacher, teaching is considered certifying and/or qualifying another to teach others. (This should not be confused with instruction of others in participation of an activity.)

Your policy does not extend coverage to the actions of your students. Examples of this would be:

- i) a student or graduate injuring another student during practical training;
- ii) a student or graduate causes harm to a patient and an allegation is made that the damages were in whole or in part as a result of insufficient or deficient training.

If **YES**, how often and to whom.

**Attach relevant qualifications.**

To Whom?	How often?

- e. Do you require liability coverage for any additional Insured's? Please indicate the relationship, state name and full address. If more space is required, please complete on a separate form.  Yes  No

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**NOTE:** If the answers to item 7 a – d are **YES**, an additional premium loading will apply. Please refer to premium calculation page.

8. Do you keep records for at least 7 years for all patients/clients?  Yes  No

If **NO**, please advise why the answer is **NO**:

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9. Do you obtain satisfactory consent in writing from each patient prior to starting treatment?  Yes  No  
If **YES**, please attach sample copy of consent form, intake form or client waiver.

10. Have any negligence claims ever been made against you whether successful or otherwise?  Yes  No

11. Have any claims for dishonesty ever been made against you whether successful or otherwise?  Yes  No

12. Have any complaints or investigations ever been made or undertaken against you?  Yes  No

13. Have you ever had a document relating to the **Applicant's** activities unintentionally destroyed, damaged, lost or mislaid?  Yes  No

14. Has the **Applicant** ever been convicted of a criminal offence, other than a motoring offence, or have any prosecution pending?  Yes  No

15. Have any libel or slander claims, infringement of copyright or breach of confidentiality ever been made against you?  Yes  No

16. Have any sexual harassment and/or abuse claims ever been made against you?  Yes  No

17. Are you aware of any circumstances which may give rise to a potential claim or request for indemnity under this professional liability insurance?  Yes  No

**NOTE:** If the answer to any of 10-17 above is **YES**, please provide full details:

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18. Do you currently purchase Liability, Medical Malpractice and/or Professional Liability Insurance? If **YES**,  Yes  No please give full details:

LIMIT:	DEDUCTIBLE	EXPIRY DATE MM/DD/YY	TYPE OF INSURANCE	PREMIUM

If you had a "Claims Made" policy and require retro date coverage, please provide evidence of prior insurance policy.

- 19.. Have you ever had a claim made against you whether successful or otherwise in respect of bodily injury, property damage, premises (including tenant's liability), liability, personal injury, advertising liability or medical expenses? If **YES**, please give full details:  Yes  No

## Categories

There are several categories of activities that can be covered, **each of which has a separate premium** banding. Please indicate  which individual activities cover is required hereunder:

### CATEGORY A

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Alexander Technique  | <input type="checkbox"/> Guidance Counseling #       | <input type="checkbox"/> Parent Mentoring #                    |
| <input type="checkbox"/> Pastoral Counselling | <input type="checkbox"/> Psychotherapy #             | <input type="checkbox"/> Psychology #                          |
| <input type="checkbox"/> Psych-K              | <input type="checkbox"/> Psychometrist               | <input type="checkbox"/> Relationship Development Intervention |
| <input type="checkbox"/> Spiritual Counselor  | <input type="checkbox"/> Spiritual Therapy/Direction |  |

# excludes addiction and substance abuse counselling (See Category "C")

### CATEGORY B

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Art Therapy/ Expressive Art Therapy | <input type="checkbox"/> Aura Soma Color Healing   | <input type="checkbox"/> Bio Energetics            |
| <input type="checkbox"/> Bio Feedback                        | <input type="checkbox"/> Body Mind Balancing       | <input type="checkbox"/> Breathwork                |
| <input type="checkbox"/> Certified First Aid                 | <input type="checkbox"/> Energy Work / Balancing   | <input type="checkbox"/> Energetic Healing         |
| <input type="checkbox"/> Emotional Freedom Technique         | <input type="checkbox"/> Holistic Counseling       | <input type="checkbox"/> Integrated Energy Therapy |
| <input type="checkbox"/> Personal Support Worker             | <input type="checkbox"/> Reiki Instructor / Master | <input type="checkbox"/> Shamanic Healing          |
| <input type="checkbox"/> Sound Therapy / Healing             | <input type="checkbox"/> Yoga Instructor           |  |

### CATEGORY C

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Addiction & Substance Abuse Counselling | <input type="checkbox"/> Behavioral Analysis    | <input type="checkbox"/> Child and Play Therapy             |
| <input type="checkbox"/> Cognitive Behaviour Therapy (CBT)       | <input type="checkbox"/> Hypnotherapy (Private) | <input type="checkbox"/> Life Work Coaching                 |
| <input type="checkbox"/> Neuro Linguistic Therapy                | <input type="checkbox"/> Occupational Therapy   | <input type="checkbox"/> Registered Mental Health Therapist |
| <input type="checkbox"/> Relaxation Therapy                      |   |   |

### NO CATEGORY APPLICABLE

- If an individual activity does not appear in the list above and requires cover, please provide full details below including details of training, accreditation and course syllabus details. (Such activity will have to be specifically agreed and approved by Insurers prior to cover being granted). Please submit this application to the Coverholder for rating.

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## PREMIUM CALCULATION

Policy coverage starts at \$1,000,000 for any one claim, capped at \$2,000,000 for all claims (aggregate) made during the policy period. Higher limits as detailed below are available and the **Applicant** should discuss specific requirements with the Coverholder if in any doubt as to the adequacy of the limits being considered. Subject to a satisfactory application, the **Applicant** will be charged the following:

### CATEGORIES AND LIMIT TO BE COVERED

#### COVERAGE – A – “ Claims Made” Professional & General Liability

Please select and check off the required limit and category. Write the applicable premium in the column. ▼

▼ Check off one ► LIMIT OF INDEMNITY	<input type="checkbox"/> A ONLY	<input type="checkbox"/> A - B	<input type="checkbox"/> A - C	PREMIUM
<input type="checkbox"/> \$1,000,000 Per Claim, \$2,000,000 Aggregate	Not Available	\$180.00	\$235.00	\$
<input type="checkbox"/> \$1,000,000 Per Claim, \$5,000,000 Aggregate	\$155.00	\$210.00	\$270.00	
<input type="checkbox"/> \$2,000,000 Per Claim, \$4,000,000 Aggregate	\$165.00	\$200.00	\$290.00	
<input type="checkbox"/> \$3,000,000 Per Claim, \$6,000,000 Aggregate	\$175.00	\$230.00	\$295.00	
<input type="checkbox"/> \$5,000,000 Per Claim, \$10,000,000 Aggregate	\$210.00	\$275.00	\$360.00	

If the following activities are undertaken the above premiums will be increased with the following additional premium loading:

▼ If you answered YES to questions 7.a, 7.b, 7.c or 7.d loading applies. Check off all that apply.	LOADING	PREMIUM
<input type="checkbox"/> Working With Animals. - Question 7.a.	ADD	50% \$
<input type="checkbox"/> Student Status – Question 7.b	ADD	30% \$
<input type="checkbox"/> Working with Professional Athletes or Dancers - Question 7.c	ADD	100% \$
<input type="checkbox"/> Teaching - Question 7.d	ADD	30% \$
<b>TOTAL PART A</b>		<b>\$</b>

#### COVERAGE – B – (OPTIONAL) – Commercial General Liability – “Occurrence Basis”

▼ Check off one. Please select and check off the required limit. Write the applicable premium in the column. ▼

Limit	Annual Premium	PREMIUM
<input type="checkbox"/> \$1,000,000 per Claim / \$1,000,000 Aggregate	\$95	\$
<input type="checkbox"/> \$2,000,000 per Claim / \$2,000,000 Aggregate	\$145	
<input type="checkbox"/> \$5,000,000 per Claim / \$5,000,000 Aggregate	\$350	
<input type="checkbox"/> Additional Insured – Question 7.e.	\$50 per additional insured	\$

included above:

- \$1,000,000 Personal & Advertising Injury Liability
- \$5,000 per person/\$10,000 per claim Medical Expenses
- \$500,000 Tenant's Legal Liability

**TOTAL PART B** \$

**TOTAL PART A & B** \$

For residents of Manitoba add 8%	Quebec add 9%	Ontario add 8%	<b>TAX</b>	<b>\$</b>
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**TOTAL INCLUDING TAX** \$

All premiums are annual and 100% retained. Policy is subject to a \$1,000 Deductible

Please advise the date insurance required is to be effective:	MM/DD/YYYY
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**NOTE: COVERAGE CAN ONLY BE BOUND AND CONFIRMED BY HOLMAN INSURANCE BROKERS LTD.**

**Protection of the Applicant's Personal Information:**

By completing this application and returning it to Holman Insurance Brokers Ltd., the **Applicant** agrees and consents to the collection, use and disclosure of such information, including any personal information, by Holman Insurance Brokers Ltd. For the following purposes:

- Communicating with the **Applicant**
- Assessing the **Applicant's** application for insurance
- Disclosing information to Insurance Companies
- Negotiating, maintaining or renewing insurance on the **Applicant's** behalf
- Providing claims assistance and service.
- Advising the **Applicant** of other products or services
- Complying with regulators and legal authorities

For more information about our privacy policies and practices or for a copy of our Privacy Policy please visit our web site [www.holmanins.com](http://www.holmanins.com) or contact our Privacy Officer at Holman Insurance Brokers Ltd.

**DECLARATION**

I/we declare that the above statements are true in every respect. I/we hold qualification certificate(s) for the therapy(ies) stated on this application form. I/we have not withheld or misrepresented any material fact. I/we agree that this application will form the basis of the contract between me/us and Holman Insurance Brokers Ltd.

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Date**



## Professional and General Liability Checklist

- Application completed in full. All questions must be answered.
- All pages #1 to #9 must be returned. (including page #1).
- Relevant certificates and qualifications attached.(see question #3)
- Membership Documentation (e.g. Certificate of Membership).
- Copy of prior insurance policy if prior retro date is required.
- Resume cv attached.
- Sample patient, client intake and consent forms attached. – page 4 question 9
- Categories – (page 6 and 7) – all applicable have been checked off.
- Premium calculation including tax for options– page 8.
- cheque attached  online Bank confirmation # \_\_\_\_\_ if online Name of Bank \_\_\_\_\_

### PAYMENT OPTIONS

#### Internet Banking

Each bank has designed a unique format for their web site. However, the necessary procedures are generally similar.

1. Under Bill Payment: Choose Add Payee/Bill.
2. Enter Holman. Choose All Categories and province Ontario and submit.
3. Under Bill company/Payee - Select Holman Insurance Brokers Ltd. and enter your account number which is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. Select the account you wish to withdraw the funds from. (i.e. credit card, savings, chequing, line of credit). Indicate the amount of payment and submit. A confirmation and reference number will be displayed to acknowledge your payment.

#### Telephone Banking

1. Request your bank set up a new Payee/Bill to do a Bill Payment.
2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. Your banking institution will then take your payment over the telephone by your choice of payment method.

#### Debit Card Payments

1. Contact your bank by telephone or visit in person. Request that they set up an option to allow you to make Bill Payments by Debit Card.
2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. Once you have set up Holman Insurance Brokers Ltd., you are able to proceed with payments via your branch ATMs with your debit card.
5. Choose banking option: Bill Payment and follow your bank instructions.

#### In Person at the Bank

1. At your own bank, request they set up a new Payee/Bill to do a Bill Payment.
  2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
  3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
  4. You can choose to pay via the different accounts you hold with that particular bank or by other financial institution credit cards.
  5. When paying in person at different financial institutions, bring your invoice/statement and request to make a Bill Payment.
  6. Advise the teller that the Payee is Holman Insurance Brokers Ltd. and follow the prompts from step #2.
- Note:** Do not ask for a wire transfer or funds transfer, the banks charge you extra for this service and charge us extra for which we do not reimburse. These additional fees can range as high as \$50 or more.

#### By Mail

Cheque or money order payable to:  
Holman Insurance Brokers Ltd.  
3100 Steeles Ave. East Suite 101  
Markham ON L3R 8T3