



# Liability Insurance for VRA Canada Members

## Effective January 1, 2016

Your membership with VRA Canada provides you with access to insurance protection that is uniquely customized to provide broad coverage for vocational rehabilitation professionals.

To protect your personal and business assets from a potential lawsuit stemming from your professional services, please visit our website to complete an on-line application:

Website: [www.LMS.ca/LOGIN](http://www.LMS.ca/LOGIN)

User Name: **VRAC** (upper case letters)

Password: **vrac** (lower case letters)

### Please note the following important information:

- Most applicants will be able to start their protection immediately and attain evidence of their insurance to share with clients and employers right away.
- VRA Canada will invoice you for your insurance costs (if any are applicable) within a few weeks of starting your coverage. **Please pay VRA Canada directly.** You do not pay for your insurance costs up front when completing & submitting your on-line application.
- All of the insurance costs are non-refundable if you cancel your policy coverage before the January 1, 2017 expiry date.



## PROFESSIONAL LIABILITY

(Also known as Errors & Omissions or "E&O"):

The VRA Canada E&O policy will defend allegations brought against you (whether frivolous or with merit) because of your professional services provided to clients. Trisura Guarantee Insurance Company, the insurance company underwriting VRA Canada's program, will defend you, cover your legal defense costs and pay damages awarded to third parties (subject to the terms of your policy).

- ✓ Coverage starts at **\$2,000,000 per claim and \$5,000,000 per policy period;**
- ✓ **No deductible;**
- ✓ **Legal defense coverage included for disciplinary hearings and criminal proceedings** (situations not usually insured by a Professional Liability policy);
- ✓ **Access to FREE legal advice for your business** (e.g employee issues, understanding complex contracts, tax law, etc.)
- ✓ **Only \$75 in premium per year for professional members** (this cost is fully subsidized by VRA Canada for professional members based in Alberta, Saskatchewan, Ontario & Québec);
- ✓ **Only \$150 in premium per year for associate & student members;**
- ✓ **Corporate entity coverage available at nominal cost.**

## COMMERCIAL GENERAL LIABILITY

("CGL") – Optional Product:

Professional Liability insurance does **NOT** cover lawsuits related to bodily injury or property damages in all situations. CGL insurance protects you and your business if alleged to be responsible for bodily injury or property damage sustained by a third party (e.g., your clients, employees, landlord, etc.). Common examples of incidents only covered by a CGL policy include "slip and falls", accidental but costly property damage at a client site, etc.

- ✓ Coverage starts at **\$2,000,000 per occurrence;**
- ✓ **\$145 per year for most members.**

*For over 30 years LMS PROLINK has been providing unique insurance and risk management solutions to professionals across Canada.*

For More Information Please Contact:

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