



Introducing the CPSAC Professional Liability Insurance Program

Greater Coverage, Unprecedented Premiums

Available to the members of The Child Passenger Safety Association of Canada (CPSAC)

LMS PROLINK offers the most comprehensive insurance coverage available which provides both **Professional Liability** and **Commercial General Liability** insurance within **one simple policy**.

Who is Eligible? Technicians and Instructors of the Child Passenger Safety Association of Canada.

Professional Liability - Errors & Omissions Insurance:

This coverage protects the practitioner in private practice and/or their "legal entity" from the liability imposed upon them by law for damages claimed by a third party resulting from a professional error or omission or negligent act committed during the course of their activities as a CPSAC technician or instructor.

PLEASE NOTE: *All CPSAC technicians or instructors participating in the program have their own dedicated limits of liability and there is NO Group Aggregate.*

A claim can be a written or oral allegation of a breach in the rendering of your services or receipt of a written or oral monetary demand.

Policy Features Include:

- Broad coverage to protect you as a **CPSAC technician or instructor**;
- Duty to defend **actual or alleged claims** or lawsuits brought against you;
- Pays **legal defense costs and compensatory damages** if you are found liable;
- Deductible **does not** apply to defense costs;
- Liability coverage **\$2,000,000 per claim** with an **annual aggregate limit of \$6,000,000**;
- **Claim made** insurance policy;
- **Extremely affordable** for members of CPSAC with premiums starting **as low as \$185 per year**.

Commercial General Liability (CGL) Insurance:

This type of liability coverage is designed to protect you from claims that arise from your negligence that is not professional in nature. The policy covers you at your premises and extends to coverage you for bodily injury and/or property damage arising from your operations.

Policy Features Include:

- Liability coverage for **\$2,000,000 per occurrence** with an **annual aggregate limit of \$6,000,000**;
- The coverage Includes:
 - **Coverage A:** Bodily Injury and Property Damage Liability
 - **Coverage B:** Personal Injury and Advertising Injury Liability
 - **Coverage C:** Medical Payments
 - **Coverage D:** Tenants Legal Liability

PLEASE NOTE: *Please note that coverage extends beyond accidents occurring on your premise. For example, this policy cover claims that occur at a clients home, or alternative location of facility.*



LMS PROLINK Ltd is a National, Independently-operated Canadian Insurance brokerage. For more than 30 years we have been providing unique risk management solutions to a variety of professional associations.



For more information please visit www.LMS.ca/CPSAC.
You may also call us toll free at **1 800 663 6828**
or email CPSAC@LMS.ca.



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