



**CANADIAN ASSOCIATION OF SOCIAL WORKERS LIABILITY INSURANCE PROGRAM**

FOR THE MEMBERS OF THE CANADIAN ASSOCIATION OF SOCIAL WORKERS AND/OR THE PROVINCIAL AND TERRITORIAL ASSOCIATIONS  
Novex Policy No. 553462341

BMS Canada Risk Services Ltd.  
825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

<b>Named insured:</b> James Owen Dubé [REDACTED]	<b>Declaration Page:</b> Certificate of Insurance No. CASW-00028275-005
	Renewal
<b>Policy Period</b> <b>From:</b> May 1, 2021 <b>To:</b> May 1, 2022	12.01 a.m. standard time at the postal address of the Named Insured stated herein.
<b>Insurer:</b> Novex Insurance Company of Canada, 700 University Avenue, Toronto, ON M5G 0A1	
<b>Premium:</b> \$130.00 FULLY RETAINED	
<b>Tax:</b> \$0.00	

<b>Individual Professional Liability (Claims Made Form)</b>	
Limit per claim	\$5,000,000
Aggregate Limit	\$5,000,000
<b>Includes:</b>	
Regulatory Legal Expense	\$200,000 per claim / aggregate
Criminal Defense Reimbursement	\$150,000 per claim / aggregate
Sexual Abuse Therapy Fund	\$20,000 aggregate
Loss of Earnings	\$750 per day
Retroactive Date	October 31, 2002
If you are the only professional individual working for the business, your individual coverage will automatically extend to your business name / corporation.	
Abuse Limitation Endorsement – Vicarious Professional Liability (not applicable to individual members with no employees). This coverage is subject to a 10% retention.	
<b>Deductibles:</b>	
Professional Liability	Nil
Limited Abuse Endorsement	10%



The insurance contract consists of this Declaration's page as well as all coverage wordings, riders or endorsements forming part of Policy No. 553462341

For a full copy of the policy wording please contact BMS Group at 1-844-583-7747 or at [casw.insurance@bmsgroup.com](mailto:casw.insurance@bmsgroup.com)

#### DECLARATIONS

Novex, hereinafter called the Insurer, agree to insure subject to the statement contained in the Declarations, the Insured in accordance with the Terms, Conditions, Forms, Riders and Endorsements of this Policy. In consideration of the premium stated, the Insurer(s) will indemnify the Insured in accordance with the terms, conditions and exclusions of the Policy and attached forms and endorsements. Insurance is provided for only those coverage(s) for which forms and endorsements are attached and specific amounts of insurance are stated.

In consideration of the premium stated, the Insurer(s) will indemnify the Insured in accordance with the terms, conditions and exclusions of the Policy and attached forms and endorsements.

Insurance is provided for only those coverage(s) for which forms and endorsements are attached and specific amounts of insurance are stated.

**Broker: BMS Canada Risk Services Ltd.**

In witness whereof the Insurer has duly executed this policy, provided however that this policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer.

Date: April 9, 2021  
Countersigned Authorized Representative

Chelsea Howard

#### THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer.

#### Claims Reporting Procedures

Claims must be reported to the Insurer within 30 days of you being made aware of a possible claim.

No written or oral statement should ever be made, except upon the advice of the Insurer. Please do not offer compensation or admit liability to a third party, as this could interfere legally with the Insurer's handling of the claim.

To report a liability claim, please call BMS at 1-844-583-7747 or send an email to [casw.insurance@bmsgroup.com](mailto:casw.insurance@bmsgroup.com)