

**Caregivers Group Liability Program
Frequently Asked Questions for Caregivers**

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Caregivers Group Liability Program (CGLP) Coverage

What is the purpose of this program?

The purpose of the CGLP is to provide our valued Caregivers of the children of British Columbia added protection by way of liability coverage. This coverage is provided to Caregivers at no cost through the enrollment of your agreement with either the Ministry of Children and Family Development or a Delegated Aboriginal Agency (called 'Province Authorities').

Why am I receiving this insurance?

You have been engaged to deliver Caregiver services to a Child-in-Care under a written agreement with a participating Province Authority. The Province Authority has agreed to provide you with this general liability coverage in relation to the services described in your agreement with them.

Am I going to be charged anything for this insurance coverage?

No, all costs pertaining to this coverage have been paid for by the Province Authority.

What does this insurance provide?

The CGLP coverage provides \$2,000,000 per occurrence of commercial general liability insurance, insuring against third party bodily injury, third party property damage, and personal and advertising injury, where any of these claims arise out of you, or your approved respite and/or relief Caregivers performance of Caregiver services as outlined in the written agreement.

It is important to note that CGLP coverage only protects you for liability arising out your provision of Caregiver services under your written agreement with a Province Authority. Other operations you may have are not insured. You are also responsible for determining your need for and purchasing insurance for other exposures, such as your own home insurance, property insurance, and automobile insurance.

Who is an insured under CGLP policy?

A Caregiver is an adult person and their spouse, residents in the home over 30 days, respite and relief caregivers, and pre-adoptive parent(s) in the residency period.

Does this policy cover damage to buildings or contents that I own, rent, use or occupy?

No, this policy only provides third party liability coverage. You will need to access the Property Rider policy coverage for Foster Parents through Megson Fitzpatrick Insurance.

Will this policy pay for injuries I may sustain?

No, this policy does not provide any worker's compensation type coverage.

What should I do if I have a question about my CGLP coverage?

Only licensed insurance brokers should provide advice or interpret coverage for you. Contact the Caregivers Group Liability Program Service Team at Aon with any questions you have about CGLP coverage:

John Giesbrecht
Tel: 250.413.2232
Fax: 250.388.5164
Email: caregivers@aon.ca

Brenda Petersen
Tel: 250.413.2210
Fax: 250.388.5164
Email: caregivers@aon.ca

Outside Victoria call toll-free 1 (855) 913-2227

CGLP Enrolment

How will I know once a Province Authority has enrolled me for CGLP coverage?

The Caregivers Group Liability Program Service Team at Aon will mail or email you a cover letter, a certificate of insurance, and a CGLP policy wording once your enrollment has been confirmed.

Is there any information about CGLP that I can review while I'm waiting for my paperwork from Aon?

An *CGLP Brief Overview* document is available from the Province Authority you are engaging with. Alternatively, you can also find this document posted on Aon's website, caregivers.aon.ca. It provides an overview of the CGLP coverage and contact information for Aon, the insurance broker.

CGLP Claims

What should I do in the event of a claim or potential claim?

For all claims questions you should contact the Caregivers Group Liability Program Service Team at Aon as soon as possible:

John Giesbrecht
Tel: 250.413.2232
Fax: 250.388.5164
Email: caregivers@aon.ca

Brenda Petersen
Tel: 250.413.2210
Fax: 250.388.5164
Email: caregivers@aon.ca

Outside Victoria call toll-free (877) 388-7577

In the event of a claim should I hire my own legal defence?

No, the claim should first be reported to Aon.