

August 17, 2020

As we try to navigate the new reality imposed by the coronavirus, please be assured that your PROLINK team remains committed to addressing your insurance needs, providing strong, reliable service, and keeping clients as informed as possible. **Supporting you is our top priority.**

This communication is intended to offer perspectives on your VRA Professional Insurance Plan, given the potential risks associated with the ongoing COVID-19 pandemic.

Please note: The information in this communication does not, and is not intended to, constitute legal or insurance advice in respect of any claim. Instead, all information herein is for general information and educational purposes only. It may also be subject to change as the pandemic evolves. It is the responsibility of the VRA Insurer, Trisura Guarantee Insurance Company, to assess each and every claim on its own merit. PROLINK acts as your advocate in any claims situation.

1. PROFESSIONAL LIABILITY

- ✓ Professional Liability protects you from allegations of errors, omissions, negligence, or malpractice committed within the scope of your professional activities as a registered Vocational Rehabilitation Professional.
- ✓ The VRA policy **does not specifically exclude coverage related to the transmission of a virus or disease from the Insured, except in cases involving abuse.**

2. COMMERCIAL GENERAL LIABILITY (CGL)

- ✓ CGL protects you from third-party claims of bodily injury (including sickness or disease) and property damage caused on your premises, or by your professional activities or employee operations.
- ✓ **This policy contains no specific exclusions pertaining to the transmission of a virus or disease;** however, CGL coverage will only respond in the event of a third-party claim of bodily injury or property damage arising from your practice's handling of the COVID-19 pandemic.

3. LEGAL DEFENSE OF COVID-RELATED CLAIMS

- ✓ Typically, for any damages to be awarded to a third party, an insured VRA member must first be proven as negligent in court. While we expect the VRA insurer to respond to third-party allegations arising out of COVID-19, PROLINK cannot provide any guidance on how the Professional Liability and CGL policies will apply if damages must be awarded under these circumstances.
- ✓ In general, all liability policies exclude coverage for claims arising from or attributable to any intentionally wrongful, dishonest, fraudulent, or criminal acts committed by an Insured member.

4. TELEHEALTH SERVICES

- ✓ VRA policies automatically cover you for online and virtual services provided to clients inside and outside Canada, provided that:
 - ✓ You are operating within your scope of practice and licensed jurisdiction;
 - ✓ Any lawsuits are brought against you in a court within Canada only.

5. DATA SECURITY AND PRIVACY BREACH (“CYBER”) LIABILITY

- ✓ Cyber Liability protects your digital assets and offsets your financial losses from legal fees, damages paid to third parties, and associated expenses* in the event of a privacy breach.
- ✓ **The VRA Cyber policy does not specifically exclude coverage related to transmission of a virus or disease.**

*Applicable if you opt to upgrade your Privacy Breach Liability coverage limits to \$ 100,000.

6. COMMERCIAL OFFICE / CLINIC PACKAGE

- ✓ The Commercial Office / Clinic Package automatically covers VRA members for “Extra Expenses” resulting from suspension of business at your insured premises due to a covered loss (e.g. fire or water damage). **However, this policy excludes coverage for loss of business income under any circumstances, including COVID-19.**
- ✓ There is no business interruption coverage available in the general market that would apply to cover loss of business income resulting from COVID-19.

7. CLAIMS

- ✓ Every claim situation is unique and will be assessed on a case-by-case basis by the VRA Insurer. **Please continue to report all potential or actual claims to PROLINK once you become aware of them.**

Thank you for choosing PROLINK for your insurance needs. We will continue to monitor the situation as it evolves, work collaboratively with all partners, including your Insurer, and update you as information becomes available.

Please continue to consult the VRA website for information related to your professional practice, as well as any risk management materials provided to VRA by PROLINK.

For additional guidance, please connect with PROLINK. We are only a call or email away.

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