

March 10, 2008

To: BCATA Members

Re: Insurance Renewal - April 30, 2008



Dear Member,

We are pleased to advise that we have successfully negotiated renewal for the April 30, 2008 – 2009 policy period with no change in limits, terms/conditions, coverage, deductibles and **premiums**. Last year, we conducted a market search and changed insurers to The Economical Insurance Group for significantly reduced premiums. Economical continues to be our insurance provider.

The following is a discussion on the difference between Professional Liability & Commercial General Liability. At the low premium levels being offered, ANY member in “Private Practice” should consider purchasing Commercial General Liability, as a supplement to their Professional Liability coverage. Professional Liability does NOT include General Liability. It is easy to confuse the two types of Liability coverage. For your convenience, we’ve outlined a brief description of each;

PROFESSIONAL LIABILITY – this coverage protects the member from the liability imposed upon by law for damages claimed by a third party, resulting from a professional error or omission or negligent act, committed during the course of your activity or services provided.

COMMERCIAL GENERAL LIABILITY – this coverage protects member from “Slip & Fall” or other business type liabilities (excluding Professional Liability) to clients and other Third Parties.

We would again like to remind everyone about the “claims-made “ nature of the Professional Liability coverage. It is critical that all claims be reported **PRIOR** to April 30th, 2008 and failure to provide notice may forfeit your rights under the policy for any late reported claim. It is very important that you advise us on the application of any “facts, circumstance or situations” that could give rise to a claim. If not already reported, please provide details with your application.

Please complete and return the enclosed BCATA Business Insurance Application for the 2008 – 2009 term, along with your payment (cheque or Visa) for all selected coverage **no later than April 30th**.

If you have any questions or concerns about the renewal process, please do not hesitate to contact Josie Makinson or Brenda Mathieson.

We appreciate your continued support.

Yours very truly;

Brad Ackles, B.A
Vice President
The Mitchell & Abbott Group

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