

Casualty Insurance Program for members of the ANNC

(ANNC) BFL CANADA IS THE CASUALTY INSURANCE PARTNER OF THE ACADEMY OF NATUROPATHS AND NATUROTHERAPISTS OF CANADA. (ANNC)

ANNC wants to provide its members with the benefits of a stable long-term risk transfer program. BFL CANADA's special relationship with the insurer, Trisura, has resulted in an enhanced insurance program that meets the specific needs of ANNC members.

CAUTION: You must be an ANNC member in good standing to subscribe to this insurance program.

Professional Liability and General Liability Insurance

- **Mandatory insurance limits:** \$1,000,000 per claim and per period of insurance.
- **Deductible:** \$250 per claim—no deductible for defence costs.
- **Optional limit:** \$2,000,000 per claim and per period of insurance.

Warranty extensions (automatically included)

- Services provided (according to the list of practices posted on the platform):
 - The insurer must approve practices not on the list on a case-by-case basis.
- Coverage for lawsuits in Canada only;
- No cancellation clause except for non-payment of premium;
- Trisura Legal/Human Resources Hotline;
- Defence costs in excess of the limit of coverage (applicable in Quebec only)
- Network Security Responsibility and Personal Information—\$50,000;
- Expenses resulting from a breach of computer or confidentiality:

Coverage A—Consulting: Unlimited

Coverage B—\$10,000, including:

- Investigation fees;
- Notification service fee;
- Regulatory research and compliance.

Property Insurance (optional):

- Limits available: \$2,500/\$5,000/\$10,000/\$25,000
- Deductible: \$250