

Professional & Commercial Liability Insurance

Society of Alberta Occupational Therapists Insurance Program



BrokerLink is a proud partner of the Society of Alberta Occupational Therapists (SAOT). We offer SAOT members exclusive insurance rates for professional liability.

Professional Liability Insurance

Also known as errors and omissions insurance. This coverage provides financial protection in the event of a lawsuit based on negligence, errors, or mistakes allegedly made by you while providing professional services.

Package Options

PACKAGES	SUBLIMITS
OPTION 1 Premium: \$73	<ul style="list-style-type: none"> ✓ \$6,000,000 Professional Liability ✓ \$300,000 Penal Legal Expense ✓ \$300,000 Disciplinary Legal Costs ✓ \$50,000 Security and Privacy Liability
OPTION 2 Premium: \$122	<ul style="list-style-type: none"> ✓ \$10,000,000 Professional Liability ✓ \$300,000 Penal Legal Expense ✓ \$300,000 Disciplinary Legal Costs ✓ \$50,000 Security and Privacy Liability

*New graduates receive a 50% premium reduction in the first year of practice and a 25% reduction in the second year.

Additional Program Highlights

- ✓ Coroner's inquest sublimit
- ✓ Extended reporting period – retirement
- ✓ Identity theft expense endorsement
- ✓ Loss of earnings endorsement
- ✓ Penal legal costs coverage
- ✓ Therapy and counselling extension
- ✓ Trial reimbursement endorsement

Give us a call today to get started.

1.800.567.2048 | dwtm.group@brokerlink.ca

Optional Commercial General Liability

Accidents can happen and it's important to ensure you have coverage for common risks, such as a customer getting injured, or damage to a customer's property.

Package Options

PACKAGES	SUBLIMITS
OPTION 1 Premium: \$136	✓ General Liability \$2,000,000 ✓ Property Damage and Libel and Slander
OPTION 2 Premium: \$213	✓ General Liability \$5,000,000 ✓ Property Damage and Libel and Slander

Legal Guard Telephone Assistance for Professionals

Legal Guard provides the following services:

- 4/7 telephone access to a legal information service for questions you have relating to your business.
- Unlimited access
- Legal information provided by qualified lawyers in response to your questions.
- If you need full legal representation or advice, referral to a local lawyer can be arranged at preferred rates.

Call Legal Guard toll-free at **1-855-365-LEGAL (1-855-365-5342)** and you will be contacted by a qualified lawyer.

Personal Insurance

As an SAOT member, you can receive exclusive discounts on your personal Home and Auto Insurance through BrokerLink's group insurance plan.

At BrokerLink, our job isn't just selling insurance. We're here to give our customers advice when it comes to protecting the things that are important to them. Insurance can be confusing, but you don't have to do it alone! We are here to help.



To learn more, and for a free, no-obligation quote contact us.

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