



**POLICY ON COMMERCIAL GENERAL LIABILITY INSURANCE**

<b>Policy Type:</b> Operations	<b>Approval Date:</b> May 2006
<b>Sub-category:</b> Benefits	<b>Amended:</b> November 2023
<b>Last Review Date:</b> November 2023	<b>Next Review Date:</b> November 2024

**Preamble**

This policy refers to the requirement for each registered midwife in BC to carry Commercial General Liability Coverage (CGL).

*“Every Midwife is required to maintain professional malpractice insurance through the Midwives Protection Program (or an equivalent) as well as appropriate commercial liability insurance.”*  
 ~ From the MSP Payment Schedule - Midwifery Services Preamble  
 Updated October 2023 – item #16

**Purpose**

This policy informs midwives of the Midwives Protection Plan’s requirement for proof of CGL coverage. This document provides guidance to the staff, insurance brokers, and members regarding the recommended coverage amount and the registration requirement.

**Coverage information:** A midwives’ CGL policy is intended to complement the malpractice insurance coverage provided by the Midwives Protection Plan (MPP).

CGL is different from Professional Liability Insurance with MPP. Professional Liability covers midwives’ liability exposure for loss or injury caused because of the rendering (or the failure to render) professional services. CGL insurance is designed to protect midwives’ business from exposure from third-party injury or property damage arising from sources other than the provision of professional services. Midwives need to maintain a CGL policy to ensure these exposures are properly addressed.

CGL coverage must meet the minimum individual requirements of:

- \$2,000,000 in commercial general liability
- CGL coverage for all practice locations, i.e., clinic, hospital, client home

Members must seek coverage advice from a CGL broker for their specific midwifery practice insurance requirements. A group CGL plan may be accessed through MABC (see MABC website for details).

**Registration Requirement:** The MABC office must receive proof of CGL insurance prior to processing new registration applications and during membership renewal. Practicing midwives must submit a certificate of insurance as proof of their CGL insurance, along with their new registration online application or membership renewal online application.

**Certificate of CGL coverage must include:**

1. Name and address of insured
2. Name of the insurer
3. Policy period
4. CGL coverage amount
5. Description of Operations (midwifery practice)

For non-practicing members who occasionally return to practice in order to provide locum services, your locum host may include you under her practice CGL for the duration of the locum.

