



POLICY ON COMMERCIAL GENERAL LIABILITY INSURANCE

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

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 to the members regarding recommended coverage amount and the registration requirement. In addition the MABC recommends the optional CGL insurance program which Shaw Sabey & Associates Ltd. (broker) is offering to midwifery practices.

Principles

Coverage information: A midwives’ CGL policy is intended to compliment the malpractice insurance coverage provided by the Midwives Protection Plan (MPP). CGL coverage is available through various insurance companies and it is up to the individual member to choose their insurance provider for this coverage.

MPP has reviewed the CGL practice program with Shaw Sabey & Associates Ltd., which has 2,000,000 in CGL coverage and covers a midwife in her practice locations of clinic, hospital and client homes. With this basic coverage suggestion in mind, please seek specific coverage advice from a CGL broker for your specific midwifery practice insurance requirements.

Registration Requirement: The MABC office must be in receipt of proof of CGL insurance prior to processing registration and registration renewal. Practicing midwives must submit a certificate of insurance as proof of their CGL insurance, directly to the MABC office.

For members who are usually non-practicing and 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. You are required to submit proof of this temporary CGL coverage to the MABC. We suggest that members make a request to their broker for proof of CGL to be directed to the MABC office by fax – 604-736-5957 or by email to - registration@bcmidwives.com

Please ensure the certificate includes:

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

BC Midwifery Practice Program

In an effort to simplify the process for midwives obtaining CGL coverage the MABC brokered an optional practice insurance program with Shaw Sabey & Associates Ltd. that ensures midwives are covered accordingly.

Advantages of the CGL midwifery practice program:

- A lower premium;
- Simplified application process as the underwriting process is complete;
- Insurance is readily available as binding authority from the insurance company is given to Shaw Sabey & Associates Ltd.;
- A program that can also be tailored to your specific practice;
- A program which includes property coverage;
- The Midwives Protection Program (MPP) confirms the program meets the MPP's requirements for CGL coverage.
- Shaw Sabey submits proof to the MABC on behalf of midwives covered under their CGL program.

