

WMB Genetic Counsellors Insurance Program I

CFC Premium & Fee Schedule

REVENUE CRITERIA : Based on a Maximum of \$150,000 Revenues for the last financial year.

TIERING

- Tier 1** Genetic counselling activities consistent with the Canadian Board of Genetic Counselling-Conseil Canadien de Conseil Genetique and/or the American Board of Genetic Counseling core competencies.
- Tier 2** Involved with patients who have infertility and/or cancer.
- Tier 3** Formal delegated medical function as outlined by your province/ territory or institution, including delegation to communicate a diagnosis.

COVERAGES & PRICING

| Professional Liability/E&O | | | | Commercial General Liability | | Legal Expense | Defence Coverage |
|----------------------------|----------------|---------|---------|------------------------------|---------|---------------------|--|
| | Tier 1 | Tier 2 | Tier 3 | Coverage Limits | Premium | Coverage Limits | First Dollar defence coverage (optional) |
| Coverage Limits | Premium | | | \$1,000,000 | \$375 | \$100,000 Aggregate | |
| \$1,000,000 | \$675 | \$890 | \$1,000 | \$2,000,000 | \$475 | | |
| \$2,000,000 | \$900 | \$1,160 | \$1,300 | \$5,000,000 | \$595 | Premium | Premium |
| | | | | | | \$205 | \$100 |

| Contents and Stock | | Cyber Options | | US Exposure |
|--------------------|---------|-----------------------------|---------|---|
| Coverage Limits | Premium | Coverage Limits | Premium | |
| Up to \$50,000 | \$250 | Cyber & Privacy - \$250,000 | \$400 | Less Than (<) 50% - 15% Additional Premium |
| Up to \$100,000 | \$500 | Cyber Crime - \$100,000 | \$400 | Greater Than (>) 50% - Refer to CFC Underwriter |

| | | | | | |
|-------------------|---------|-----------------------------|-----|-----------------------|--|
| Deductible | \$1,000 | Brokerage Commission | 20% | CFC Policy Fee | 10% of the Total annual policy premium, & is non-refundable. |
|-------------------|---------|-----------------------------|-----|-----------------------|--|

PROVINCIAL SALES TAX

Tax is applied to, and in addition to, any charged premium, as applicable per Canadian Province. Tax is not applied to Policy Fee.

Summary of Provincial Sales Tax applicable to Insurance:

- Saskatchewan (SK) – 6%
- Manitoba (MB) – 7%
- Ontario (ONT) – 8%
- Quebec (QC) – 9%
- Newfoundland and Labrador (NFLD) – 15%