



GENETIC COUNSELLORS INSURANCE PROGRAM

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Why is Liability Insurance Important?

Errors & Omissions and Commercial General Liability insurance protect patients, genetic counsellors, and healthcare systems by promoting accountability and safety. This coverage also enables genetic counsellors to create new job opportunities and help advance the profession.

Some hospitals or clinics may recommend that genetic counsellors maintain their own professional insurance in addition to any employer-provided insurance.

Furthermore, liability insurance will likely become a requirement if genetic counsellors achieve regulation in Canada.

Types of Insurance Coverage



Errors & Omissions (E&O) insurance, or professional liability insurance, protects those who provide advice and make recommendations. E&O insurance covers business mistakes and accusations of negligence arising from the rendering of professional services, with additional protections including (but not limited to) sexual misconduct, breach of contract, regulatory fines, employee dishonesty, loss mitigation, reputation, and court attendance costs.



Commercial General Liability (CGL) insurance provides protection against claims from individuals injuring themselves on your premises or arising from the conduct of your operations. It provides coverage against a range of liability exposures including (but not limited to) third-party bodily injury, property damage, advertising injury, legal claims, pollution, product liability and completed operations liability.

CGL coverage should be considered and elected based on your work environment and overall business operations. Genetic counsellors may elect CGL coverage, but the decision to opt out of CGL coverage should be made based on personal/business preference(s) and/or risk appetite.



Commercial Contents coverage includes the costs to repair or replace your contents, computers, laptops, mobile equipment, stock, etc. that have been damaged by an insured peril (cause of loss) at your premises or whilst in transit.



Cyber and Privacy coverage protects businesses against cyberattacks and data breaches, including cloud-based data loss and third-party hacks from your systems. It covers network security, privacy liability, regulatory costs and fines, incident response, legal and forensic costs, extortion, system damage, business interruption, reputational harm, and claims preparation.



Cyber Crime provides additional coverages such as funds transfer fraud, customer payment fraud, and telephone hacking.



Legal Expense provides additional coverage for legal expenses associated with legal advice and help for disputes that fall outside of the coverage afforded under E&O, CGL, or other areas of the policy. This includes coverage for the legal costs surrounding contractual disputes, employment disputes, criminal proceedings, property disputes, tax disputes, and bodily injury.

Limit of Liability

A required limit of liability may be established by a regulatory body, under a contract, by an employer, or by some other circumstance. In general, insurers typically recommend carrying higher liability limits. Canada and the world are becoming increasingly litigious, court rulings are more frequently in the favor of plaintiffs with higher awards being levied, and overall exposure to organizations or individuals are more inherently prevalent. The ultimate decision on the level of limits that should be elected needs to be made by an individual program participant making an informed choice.

Institutional Insurance

The coverage provided by an employer's insurance and how it applies in a claim situation depends on various factors, including (but not limited to) the employer's policy's terms, conditions, exclusions, and intent. The CFC Genetic Counsellor Insurance Program Policy applies to the policy's Named Insured, not the employer. If a suit is brought against the employer, naming the Named Insured, the CFC policy may respond, subject to its terms and conditions along with the employer's policy response to the situation. The CFC policy will apply on a primary basis if the genetic counsellor works independently or privately, or as secondary (excess) coverage if the employer's policy applies, depending on the circumstances and policy details.

Program Policy Costs

Preferred pricing has been established for the program, with annual premiums as low as \$675 CAD. Please contact WMB Insurance Services for more information.

How to Apply

- Request an application form from Sukhvinder Aulakh at WMB.
- Submit the completed application form to Sukhvinder via email.
- Ensure **All Fields, Boxes, and Sections** are completed. Enter **N/A** where not applicable.
 - For specific note on the application:
 - Section 1.1: “Company Name” refers to the genetic counsellor (individual or legal business name).
 - Section 1.1: “Business Established Date” refers to the date the genetic counsellor started working or start date of the business.
 - Section 1.5: Indicate the number of US patients seen (i.e. percentage breakdown of US patients seen and US services compared to total services provided)
 - Section 2.1: Select and provide response to **All Tiers**, as is applicable.
 - Section 2.1: Select **Tier 2** if the counsellor sees **any** cancer or infertility patients (includes requisition review by laboratory genetic counsellor).
- The application must be **Named, Titled, Signed, and Dated**.
- WMB will provide a quote within **24–72 hours** and seek instructions to bind/proceed with the policy.
- Once bind instructions are received and the quote approved, WMB will send the application to **CFC Underwriting** to issue the policy.
- WMB will verify the issued policy matches the quote and send all policy documents, Certificate(s) of Insurance, and invoices.
- **Invoices are due upon receipt** and payment instructions will follow once policy and invoice are issued.
- **Monthly payment** options are available through First Insurance Funding.
- WMB is available to answer any questions a participant may have regarding coverage options and to review any outstanding items that need to be addressed.

***** Program enrollment is available for genetic counsellors practicing in all Canadian provinces and territories. For those in Québec, WMB will facilitate the application process and connect applicants with a designated Québec broker in accordance with legislative requirements. *****

**Application Link: [Genetic Counsellor Insurance Program](#)
(NOTE: Download Application Form for Fillable Fields)**

