

encon



Policy

Errors and Omissions Insurance for Associations

POLICY NUMBER: SRD486172 REPLACING POLICY: SRD449887

DECLARATIONS

1. SPONSORING ENTITY: B.C. ASSOCIATION OF CLINICAL COUNSELLORS

7

N/A

1

Dated: 31 March 2017



David G. Cook, President
Authorized Representative

encon

Policy

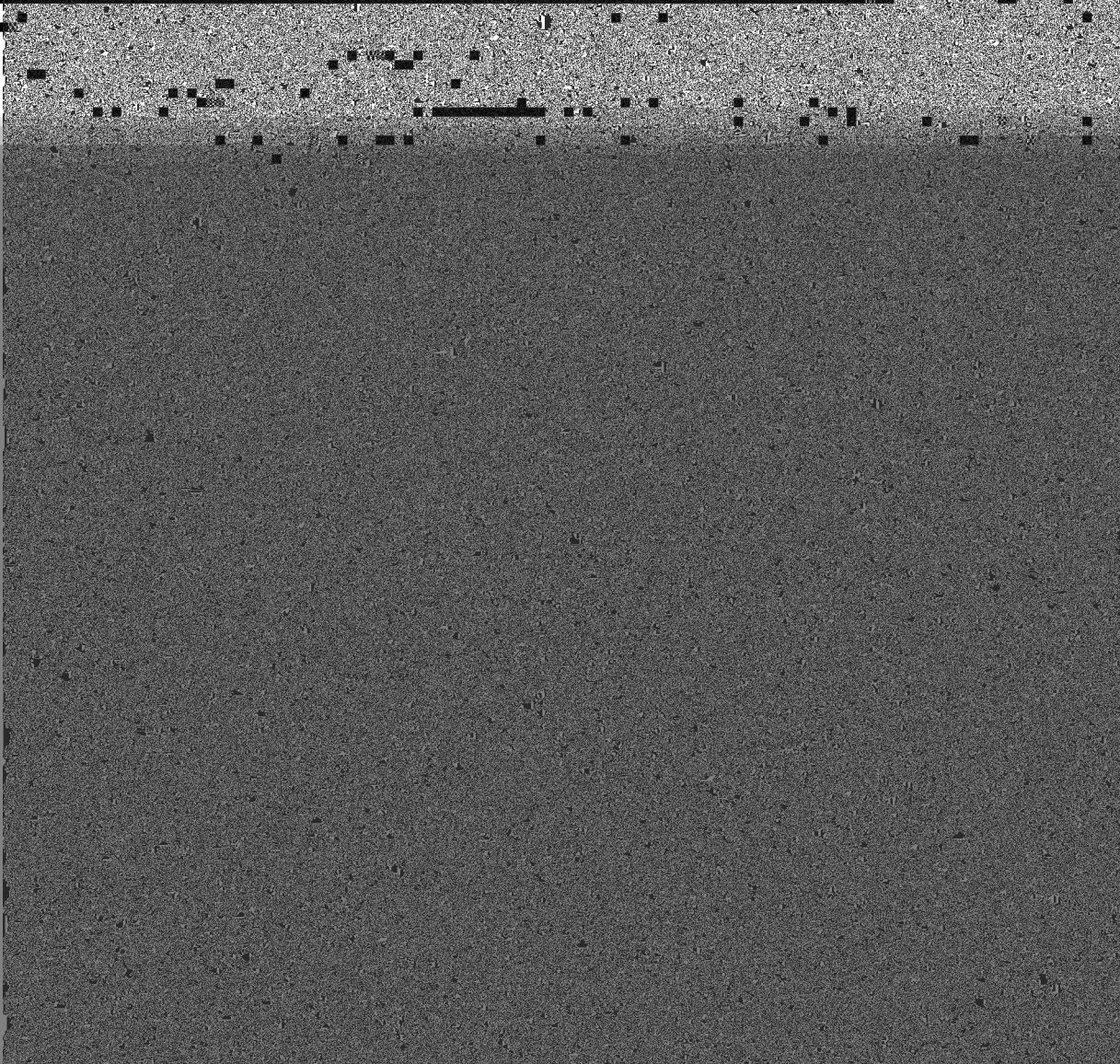
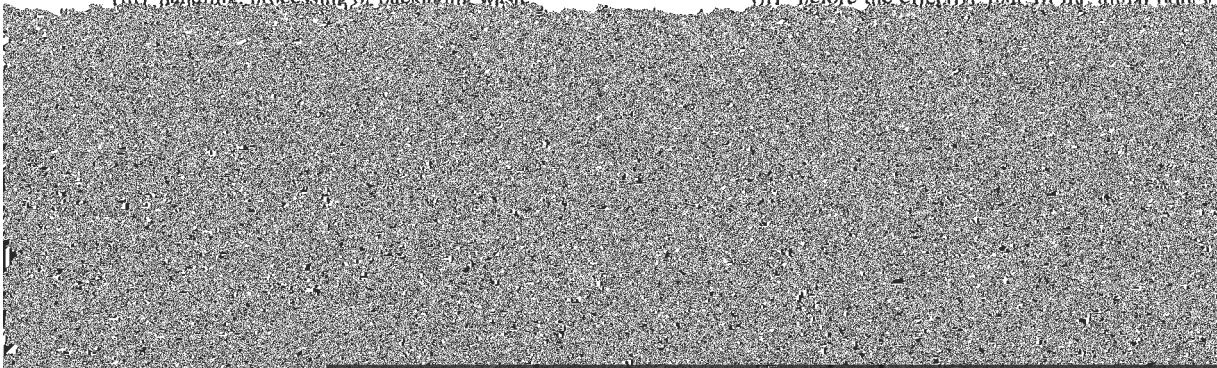
Errors and Omissions Insurance for
Associations

(ii) processing or utilizing spent fuel; or

(i) during the policy period; or

(iii) handling, processing or packaging waste;

(ii) before the effective date of the initial policy.



Section 1: Introduction

This section provides an overview of the project's objectives and scope.

The primary goal is to analyze the impact of the proposed changes on the system's performance.

The scope of the study includes the development of a detailed project plan and the execution of the project.

The project will be managed using a structured approach, ensuring that all tasks are completed on time and within budget.

The project team consists of experienced professionals who are committed to delivering high-quality results.

The project will be completed by the end of the fiscal year, with regular progress reports provided to the stakeholders.

The project is expected to result in significant improvements in the system's efficiency and reliability.

The project team is confident that the proposed changes will be implemented successfully.

The project will be a key component of the organization's strategic plan for the next five years.

The project team is looking forward to working with the stakeholders to ensure the project's success.

The project is a priority for the organization and will receive the necessary resources and support.

The project team is committed to maintaining open communication and transparency throughout the project.

The project is a testament to the organization's commitment to innovation and excellence.

The project team is excited to see the positive impact of the proposed changes on the organization.

The project is a key driver of the organization's growth and success.

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Section 2: Methodology

This section describes the methods used to collect and analyze data.

The data was collected through a series of interviews and focus groups with key stakeholders.

The data was analyzed using a content analysis approach to identify key themes and patterns.

The results of the analysis are presented in the following sections.

The data was collected from a sample of 10 participants, representing a cross-section of the organization's workforce.

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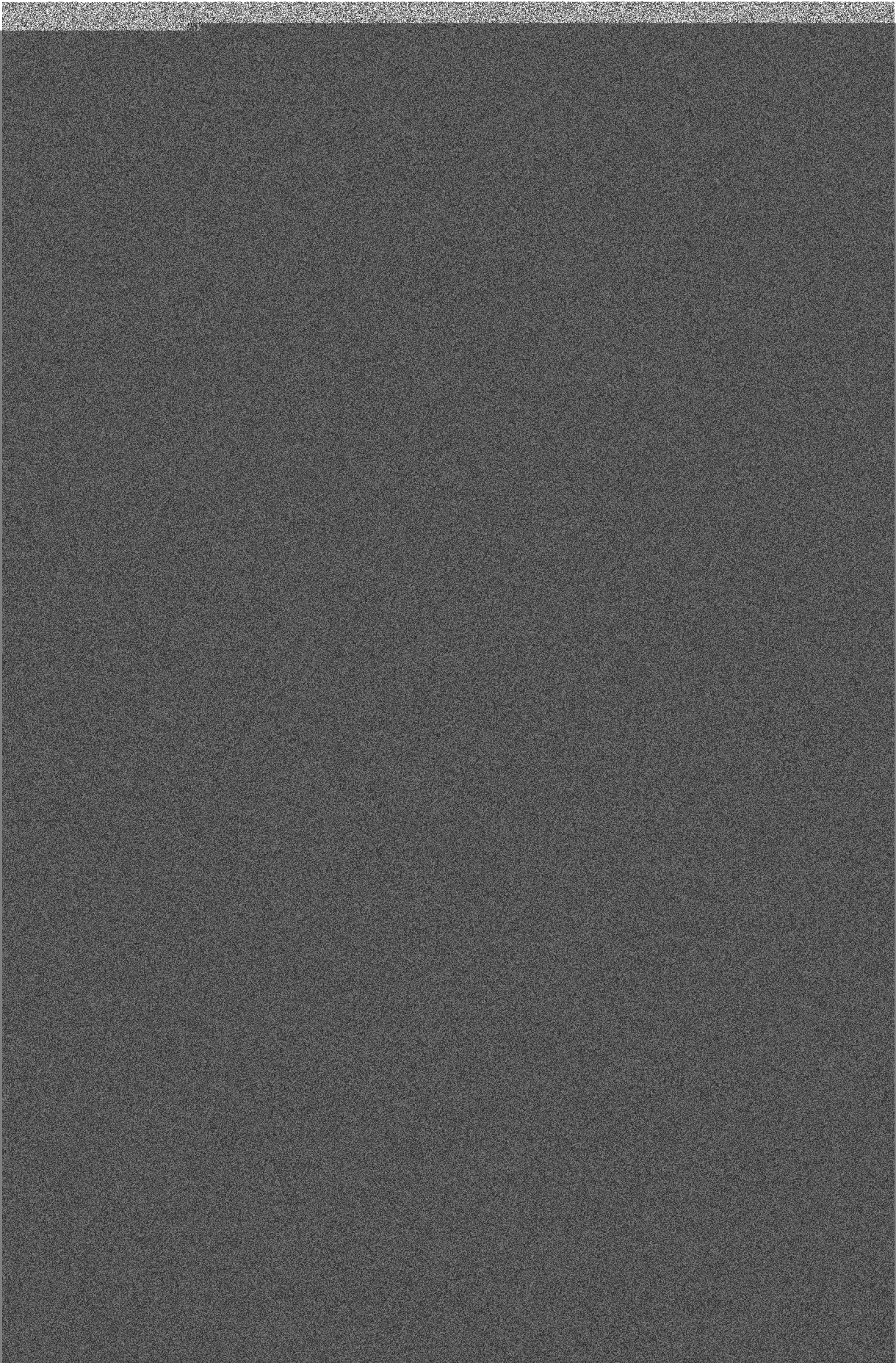
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ENCON Group Inc.
500 - 1400 Blair Place
Ottawa, Ontario K1J 9B8
Telephone 613-786-2000



Endorsement

Endorsement No.: 0001
Standard Form: I-2EO
Attached to and forming part
of Policy Number: SRD486172

Insured Services

I -

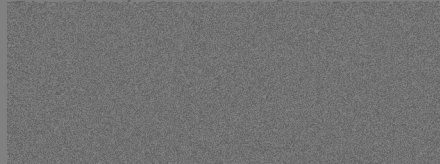


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Endorsement

Endorsement No.: 0002



It is agreed that Item 6 of Part I - Definitions is amended to include the

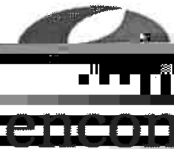




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Endorsement



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Endorsement

Endorsement No.: 0005
Standard Form: L-5EO
Attached to and forming part
of Policy Number: SRD486172

Libel and Slander

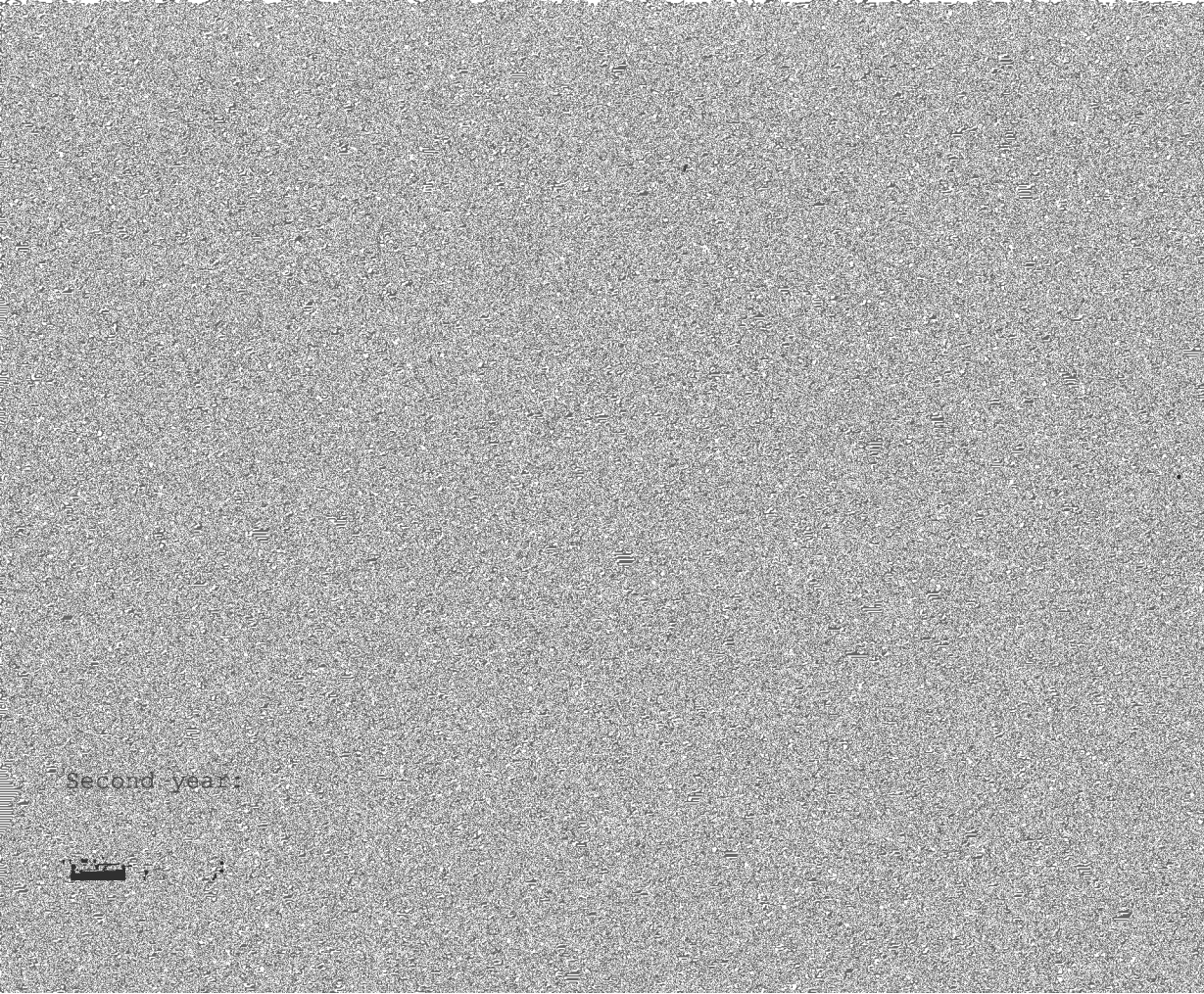


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Endorsement No.: 0006
Standard Form: BSRDTRAIL
Attached to and forming part
of Policy Number: SRD486172

Inactive Members

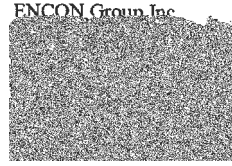
It is agreed that the following condition is added to Part V - Conditions of



Second year:



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Endorsement

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Endorsement

Endorsement No.: 0008
Standard Form: BSRDTRAIL
Attached to and forming part
of Policy Number: SRD486172

Therapy and Counselling

I.

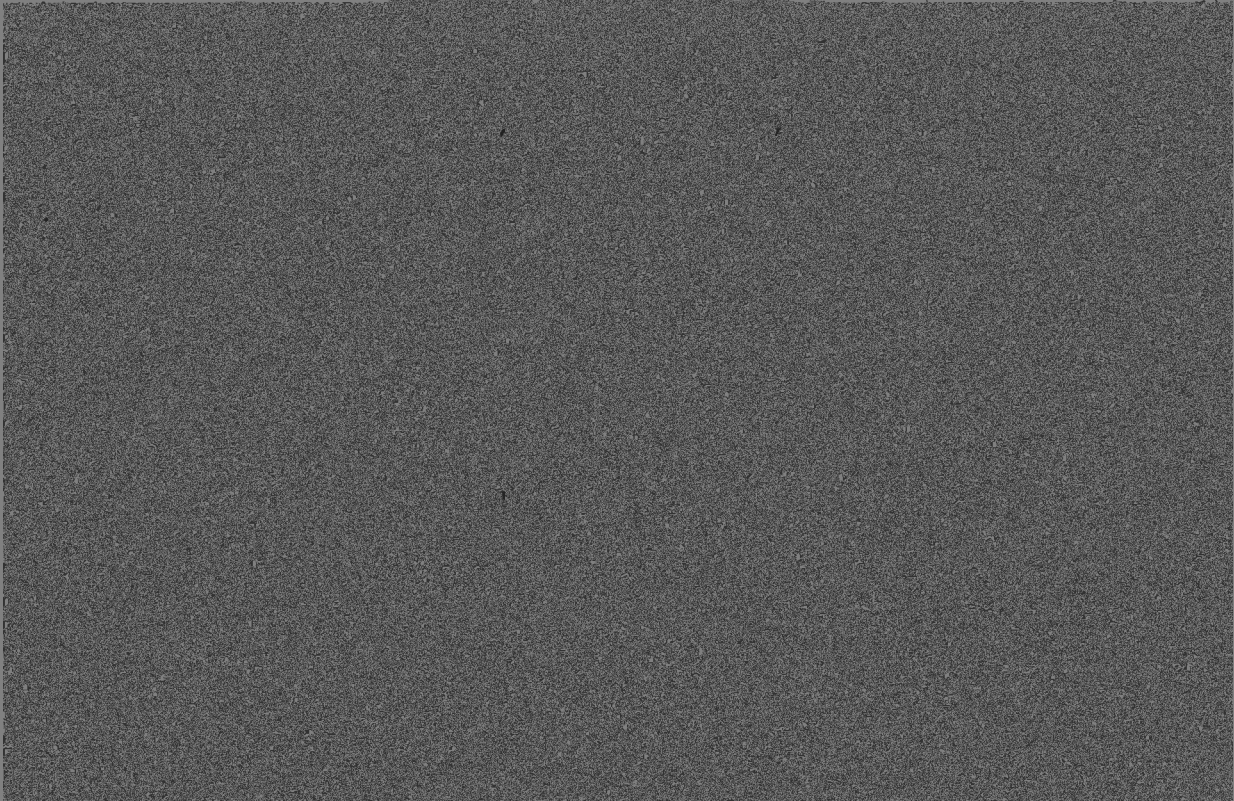
II.



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Endorsement

Endorsement No.: 0009
Standard Form: BSRDTRAIL

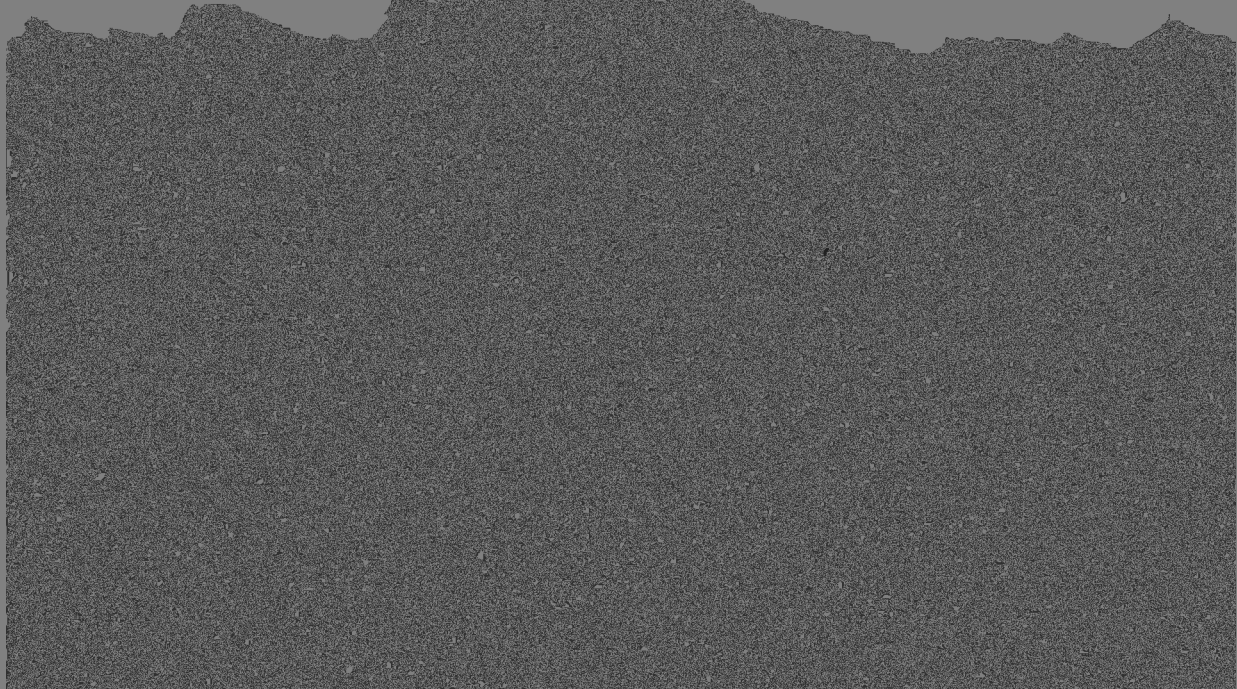




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Endorsement

Endorsement No.: 0011
Standard Form: S-12EQ





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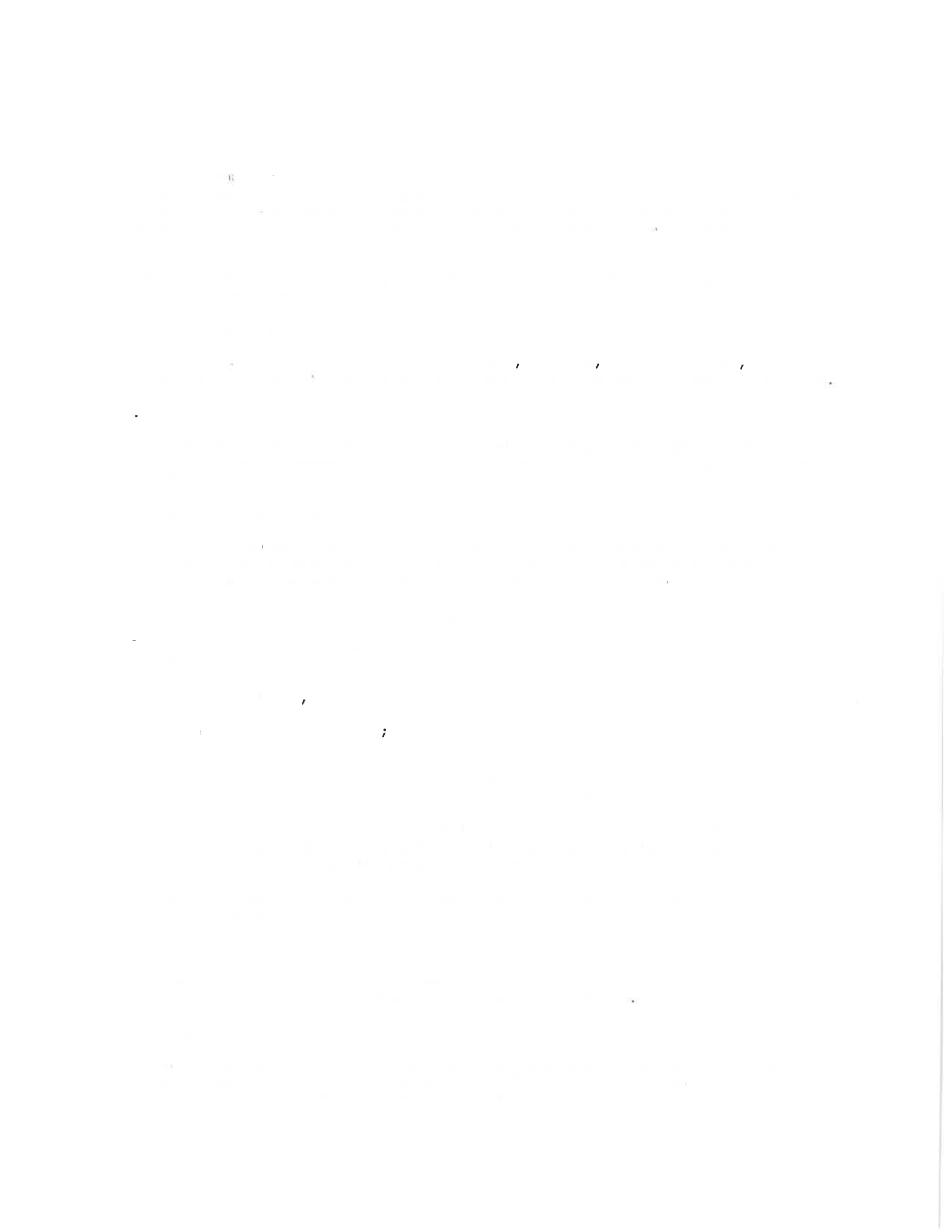
Endorsement

Endorsement No.: 0012
Standard Form: S-9CEO-1
Attached to and forming part
of Policy Number: SRD486172

(c)

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Except as otherwise provided by this endorsement, all terms, provisions and



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Endorsement

Endorsement No.: 0013
Standard Form: BSRDTRAIL
Attached to and forming part
of Policy Number: SRD486172

DAS Legal Protection Insurance Company

Notwithstanding any list of subscribing INSURERS shown elsewhere in this policy or endorsements attached to this contract, it is

Insurer	Percentage of the Limits	Signature
DAS Legal Protection Insurance Company	100%	

(b) **Claim**



(c) **Date of Occurrence**

- (i) For a **tax appeal**: when the Canada Revenue Agency (“CRA”) or a provincial tax authority first issues an **insured** a notice of assessment, reassessment or determination with which it disagrees.
- (ii) For a **tax audit**: when the CRA or a provincial tax authority first contacts an **insured** in relation to commencing an audit.

The insured event must occur within the period **we** have agreed to cover the **insured**.

(d) **Insured**

Insured means the members of the Named Insured(s) listed in the policy declarations who presently subscribe to this insurance contract.

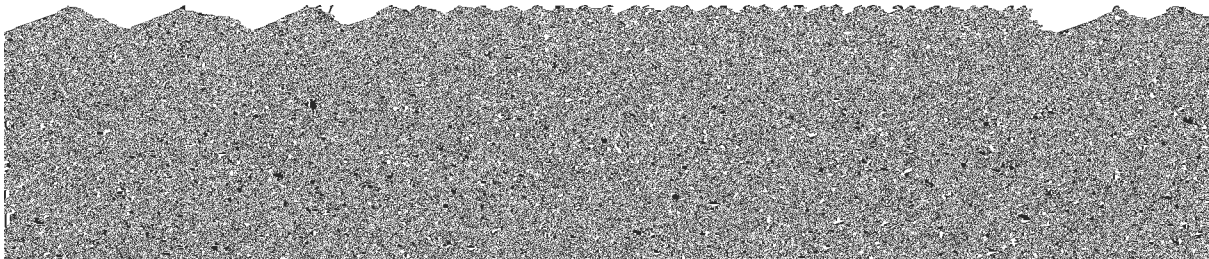
(e) **Legal Costs**

Canada.

VII. General Exclusions

This insurance does not apply to:

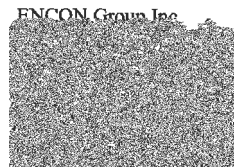
1. E&O Policy Exclusions



A **claim** reported to **us** more than one hundred and twenty (120) days after the **date of occurrence**.

4. Costs Not Agreed With Us

14. Defamation



Absolute Abuse and Sexual Misconduct Exclusion

It is agreed that this policy shall not apply to any CLAIM resulting directly, indirectly, in whole or in part from any actual or alleged

- (a) sexual, physical, psychological or emotional abuse, molestation or harassment committed by, at the direction of, or with the knowledge of any person insured by this policy; or
- (b) failure of any person insured by this policy to prevent sexual, physical,

