

LIABILITY INFORMATION

If you are an employer, you will need to ensure you have the appropriate liability insurance to cover situations that you could be held liable for. These could be situations where a third party sues for damages deemed to be a result of negligence on the part of your employee, or it could be something such as litigation brought against you as an employer for things such as wrongful dismissal.

Families who receive funding through Community Living British Columbia may have liability insurance coverage as part of their contract under the Social Services Group Liability Program (SSGLP). This liability insurance policy provides some protection to CLBC contractors for the work they complete under contract, and any resulting claims or suits made against them as they carry out their contracted duties. If you are enrolled in this program you will be sent a copy of your policy from AON. It is important that you also obtain any extra required coverage on your own that this policy may not cover, such as employment practices liability.

Families or individuals who act as employers but are not covered under a group policy may want to investigate their home policy. Check to see if coverage can be obtained under the home policy for hiring of support workers to meet individual or family member's support needs in the home and community.

Not all insurance brokers and underwriters are familiar with extending coverage for families who hire in home support in the form of live-in caregivers, so ensure you find someone who is able to understand the type of needs you have that can provide the appropriate type of insurance.

For questions related to your insurance needs under the Social Services Group Liability Program (SSGLP) please contact:

John Giesbrecht
Tel: (250) 413-2232

Brenda Petersen
Tel: (250) 413-2210

Aon Reed Stenhouse Inc.
Toll free: 1-877-388-7577
Email: SSGLP@aon.ca
<http://www.aon.ca/>