



# **TOOLE PEET**

## **INSURANCE**

### **NEW AGE SERVICES INC. SUBCONTRACTORS** **AND THEIR LIABILITY INSURANCE**

Insurance coverage that is in place for an agency that subcontracts the care of individuals out of the subcontractor's home does NOT cover these subcontractors. Also, personal home or tenant's liability insurance does not provide protection for them if something happens arising out of their residential care of clients.

A contract with an agency to provide residential care to individuals is considered a business operation and personal property insurance does not cover business ventures of this nature. The contractor should inform their personal insurance provider of the business operations being carried on. The separate liability insurance we have for their business should be sufficient for most insurers.

If the client owns the home, his/her insurance provider should be advised of the fact that a caregiver lives in the home. It might result in a bit of an extra premium for the client but not much since the business operation is the care of the client.

A \$2,000,000 Commercial Liability policy is in force for all residential subcontractors and community access contractors of New Age Services Inc. who pay for it and are listed on the insurance. This Commercial Liability insurance extends to include the spouse of the service provider as an additional insured.

Commercial liability insurance for the residential subcontractors' operations covers THIRD PARTY bodily injury and property damage claims. For instance, if a client was in a grocery store and became agitated and pulled a shopper's hair, that shopper may seek recovery for bodily injury against the residential subcontractor, alleging negligent supervision. What if a client ran out into the street and caused an accident? That vehicle damage cost recovery could be sought from the residential subcontractor. What could be worse than if that client was injured in that road accident and required an increased level of care and support? These are costs that the guardian could seek recovery of from the residential subcontractor.

HOME

AUTO

COMMERCIAL

BONDS

LIFE

**TOOLE, PEET & CO. LIMITED**

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Established 1897

## **TOOLE PEET** INSURANCE

No coverage is provided for damage caused to the residential subcontractor's property or for injury to the subcontractor or his or her spouse. There really isn't an insurance solution for these eventualities. However, if a client was to cause an injury to another client in the same household, there may be a liability issue that the insurance would respond to.

Contractors may want to consider some kind of medical insurance to cover their medical bills as well as an accident policy that doesn't exclude injury by the client.

If an incident occurs that could give rise to a liability claim, a full incident report should be completed and forwarded to New Age Services Ltd. for their records and for onward forwarding by New Age to our office. We then report it to the insurer who opens a claim file and contacts the individuals involved.

*Cathy Strand*  
*Toole Peet Insurance*

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