



## HEALTH CARE PROTECTION PROGRAM

*Risk Management*

### MEMORANDUM OF COVERAGE

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The coverage afforded is subject to the terms, conditions and exclusions of the applicable Coverage Agreement. This Memorandum of Coverage does not amend, extend or alter the coverage described herein. This Memorandum of Coverage is issued as a matter of information only and confers no rights on the holder and imposes no liability on the **Health Care Protection Program**, other than those provided in the Coverage Agreement.

COVERED ENTITY: Health Care Agencies in British Columbia as set out in Schedule A

COVERAGE: Commercial General Liability (CGL)  
Tenants Legal Liability (TLL)

LIMITS OF LIABILITY: \$5,000,000.00 CGL  
\$2,000,000.00 TLL

EXPIRY: December 31, 2019

ADDITIONAL INTERESTS: When contractually agreed to by the Covered Entity, the memorandum holder(s) have been added as Additional Interests, but only with respect to liability arising out of the operations of the Covered Entity.

ISSUANCE DATE: November 6, 2018

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# HEALTH CARE PROTECTION PROGRAM

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## SCHEDULE A

### HEALTH CARE PROTECTION PROGRAM COVERED ENTITIES

- Fraser Health Authority
- Interior Health Authority
- Northern Health Authority
- Vancouver Coastal Health Authority
- Vancouver Island Health Authority
- Provincial Health Services Authority
- British Columbia Emergency Health Services
- Forensic Psychiatric Services Commission
- BC Clinical and Support Services Society
- Alberni-Clayoquot Continuing Care Society
- Arthritis Society of British Columbia and Yukon
- The Arthritis Research Centre Society of Canada
- The Bishop of Victoria, A Corporation Sole operating as St. Joseph's General Hospital
- BC Health Services Purchasing Organization
- BC Mental Health & Addictions Research Institute
- British Columbia Academic Health Science Network Society
- Broadmead Care Society
- Capital Regional Hospital District
- Cariboo Regional Hospital District
- Central Vancouver Island Regional Hospital District
- Child and Family Research Institute
- Coast Garibaldi Regional Hospital District
- Cumberland Regional Hospital Laundry Society
- Fraser Valley Regional Hospital District
- George Derby Care Society
- Greater Vancouver Regional Hospital District
- Health Care Benefit Trust
- Health Employers Association of British Columbia
- Kootenay East Regional Hospital District
- Marie Esther Society operating as Mount St. Mary Hospital
- Mennonite Benevolent Society
- Nanaimo District Senior Citizen's Housing Development Society operating as Kiwanis Village Lodge
- Nisga'a Valley Health Authority



## **HEALTH CARE PROTECTION PROGRAM**

*Risk Management*

- North Okanagan Regional Hospital District
- North West Regional Hospital District
- Northern Interior Regional Hospital District
- Oak Bay Lodge Continuing Care Society
- Okanagan Similkameen Regional Hospital District operating as Keremeos Diagnostic Centre
- Peace-Liard Regional Hospital District
- Providence Health Care Society
- Providence Research Institute Trust
- Providence Residential and Community Care Services Society
- St. Michael's Centre Hospital Society
- South Okanagan Similkameen Regional Hospital District
- Thompson Regional Hospital District
- The Trustees of the Providence Parkade Trust
- United Church Health Services Society o/a Bella Coola General Hospital, Wrinch Memorial Hospital & R.W. Large Memorial Hospital
- Upper Island Central Coast Regional Hospital District
- Victoria Hospice Society
- West Kootenay Boundary Regional Hospital District
- Women's Health Research Institute
- British Columbia Association of Health-Care Auxiliaries
- 100 Mile District General Hospital Auxiliary
- Armstrong Spallumcheen Health Care Auxiliary
- Arrow Lakes Hospital Auxiliary
- Ashcroft and District Health Care Auxiliary
- Auxiliary to Cowichan District Hospital
- Auxiliary to Fraser Canyon Hospital & Fraser Hope Lodge
- Auxiliary to Ridge Meadows Hospital and Health Care Center
- Auxiliary to the Abbotsford Regional Hospital
- Auxiliary to University Hospital of Northern British Columbia
- Bulkley Valley District Hospital Auxiliary Society
- Burns Lake & District Health Care Auxiliary
- Campbell River Hospital Auxiliary
- Castlegar & District Hospital Auxiliary Society
- Chemainus Health Care Centre Auxiliary
- Chilliwack Hospital Auxiliary
- Chilliwack Hospital Service League Society
- Cranbrook Health Care Auxiliary
- Dawson Creek and District Auxiliary Society of Local Health Care
- Dr. Helmcken Memorial Hospital Auxiliary
- Eagle Park Health Care Auxiliary
- Eagle Ridge Hospital Auxiliary
- Fort St. John Hospital Auxiliary



## **HEALTH CARE PROTECTION PROGRAM**

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- Gabriola Auxiliary for Island Health Care Society
- Golden and District Health Care Auxiliary
- Grand Forks Auxiliary to the Boundary Hospital
- Invermere Health Care Auxiliary Society
- Juan de Fuca Hospitals' Auxiliary Association
- Kimberley Health Care Auxiliary
- Lady Minto Hospital Auxiliary Society
- Ladysmith Health Care Auxiliary
- Langley Memorial Hospital Auxiliary
- Mackenzie and District Hospital Auxiliary
- Mills Memorial Hospital Auxiliary
- Mission Healthcare Auxiliary Society
- Nicola Valley Health Care Auxiliary
- Port Hardy Hospital Auxiliary Society
- Port McNeill Hospital Auxiliary Society
- Powell River Health-Care Auxiliary
- Prince Rupert Regional Hospital Auxiliary Society
- Princeton Hospital Auxiliary
- Revelstoke Hospital Auxiliary Society
- Rossland Health Care Auxiliary Society
- Royal Jubilee Hospital Auxiliary
- Salmo and District Healthcare Auxiliary Society
- Slokan Community Health Care Auxiliary Society
- Squamish General Hospital Women's Auxiliary Society
- St. Bartholomew's Health Care Auxiliary
- St. John Hospital Auxiliary Society
- St. Joseph's General Hospital Auxiliary Society
- Stuart Lake Hospital Auxiliary
- Summerland Health Care Auxiliary
- Sunshine Coast Healthcare Auxiliary Society
- Surrey Memorial Hospital Auxiliary
- The Afternoon Auxiliary to the Royal Inland Hospital
- The Auxiliary to Kitimat General Hospital Health Centre
- The Auxiliary to Lions Gate Hospital
- The Auxiliary to the Penticton Regional Hospital Society
- The Auxiliary to the Saanich Peninsula Hospital
- The Evening Auxiliary to the Royal Inland Hospital
- The Lake Healthcare Auxiliary Society
- The Nanaimo Auxiliary to Nanaimo Regional General Hospital
- The Richmond Hospital/Healthcare Auxiliary
- Trillium Lodge Auxiliary Society
- Vernon Jubilee Hospital Auxiliary Society
- Victoria General Hospital Auxiliary Society
- Victorian Hospital of Kaslo Auxiliary Society

# HEALTH CARE COMPREHENSIVE LIABILITY AGREEMENT

## SCHEDULE "A"

### HEALTH CARE AGENCIES

#### Section 4

British Columbia Association of Health-Care Auxiliaries  
100 Mile District General Hospital Auxiliary  
Armstrong Spallumcheen Health Care Auxiliary  
Arrow Lakes Hospital Auxiliary  
Ashcroft and District Health Care Auxiliary  
Auxiliary to Cowichan District Hospital  
Auxiliary to Fraser Canyon Hospital & Fraser Hope Lodge  
Auxiliary to Ridge Meadows Hospital and Health Care Center  
Auxiliary to the Abbotsford Regional Hospital  
Auxiliary to University Hospital of Northern British Columbia  
Bulkley Valley District Hospital Auxiliary Society  
Burns Lake & District Health Care Auxiliary  
Campbell River Hospital Auxiliary  
Castlegar & District Hospital Auxiliary Society  
Chemainus Health Care Centre Auxiliary  
Chilliwack Hospital Auxiliary  
Chilliwack Hospital Service League Society  
Cranbrook Health Care Auxiliary  
Dawson Creek and District Auxiliary Society of Local Health Care  
Dr. Helmcken Memorial Hospital Auxiliary  
Eagle Park Health Care Auxiliary  
Eagle Ridge Hospital Auxiliary  
Fort St. John Hospital Auxiliary  
Gabriola Auxiliary for Island Health Care Society  
Golden and District Health Care Auxiliary  
Grand Forks Auxiliary to the Boundary Hospital  
Invermere Health Care Auxiliary Society  
Juan de Fuca Hospitals' Auxiliary Association  
Kimberley Health Care Auxiliary  
Lady Minto Hospital Auxiliary Society  
Ladysmith Health Care Auxiliary  
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Mackenzie and District Hospital Auxiliary  
Mills Memorial Hospital Auxiliary  
Mission Healthcare Auxiliary Society  
Nicola Valley Health Care Auxiliary  
Port Hardy Hospital Auxiliary Society  
Port McNeill Hospital Auxiliary Society  
Powell River Health-Care Auxiliary

Prince Rupert Regional Hospital Auxiliary Society  
Princeton Hospital Auxiliary  
Revelstoke Hospital Auxiliary Society  
Rossland Health Care Auxiliary Society  
Royal Jubilee Hospital Auxiliary  
Salmo and District Healthcare Auxiliary Society  
Slocan Community Health Care Auxiliary Society  
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# HEALTH CARE CRIME AGREEMENT

## SCHEDULE "A"

### HEALTH CARE AGENCIES

#### Section 4

British Columbia Association of Health-Care Auxiliaries  
100 Mile District General Hospital Auxiliary  
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Prince Rupert Regional Hospital Auxiliary Society  
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Revelstoke Hospital Auxiliary Society  
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Victoria General Hospital Auxiliary Society  
Victorian Hospital of Kaslo Auxiliary Society



**HEALTH CARE PROTECTION PROGRAM  
DIRECTORS' AND OFFICERS' LIABILITY  
AND  
CORPORATE REIMBURSEMENT AGREEMENT**

**SCHEDULE "A"**

**HEALTH CARE AGENCIES**

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## HEALTH CARE PROTECTION PROGRAM

*Risk Management*

### Q. What is a Memorandum of Coverage in the context of the Health Care Protection Program (HCPP)?

A. A Memorandum of Coverage (MoC) provides on-line information about a Health Care Agency's self-insurance program. This information includes details around the type of coverage and limits provided. The coverage afforded is subject to the terms, conditions and exclusions of the applicable Coverage Agreement and does not amend, extend or alter the coverage in any way. The MoC is issued as a matter of information only and confers no rights on the holder and imposes no liability on HCPP, other than those provided for in the Coverage Agreement.

### Q. Is a MoC evidence of self-insurance coverage?

A. Yes. The MoC is an acceptable method to evidence current self-insurance coverage information.

### Q. How is the MoC different from the Certificate of Coverage previously issued by HCPP?

A. The MoC shows coverage information, just as a Certificate of Coverage did. The MoC has no signature, the memorandum holder's name is not shown and it is called a MoC rather than Certificate of Coverage.

### Q. Is the MoC information available 24 hours a day, 7 days a week?

A. The MoC is available at any time, subject to website maintenance and information updates. HCPP will update the information on the MoC on an annual basis at expiry.

### Q. Can the MoC be printed?

A. Yes, you may print a copy for your files.

### Q. What are the key benefits of this MoC?

A. It is available to view at any time and reduces the paperwork, phone calls, faxes and emails that are involved in obtaining individual Certificates of Coverage.

### Q. What is HCPP's financial rating?

A. HCPP is a self-insurance program. This program is actuarially sound with a credit rating being the same as the BC Government's provided by Standard and Poor's located at <https://www2.gov.bc.ca/gov/content/governments/services-for-government/government-finances>.

### Q. Why does the MoC grant Additional Interest status, rather than Additional Insured status?

A. HCPP is a self-insurance program, rather than a commercial insurance product. As such, the HCPP Health Care Agency is not referred to as an "insured", but rather as a Health Care Agency. Similarly an additional "insured" is referred to as an additional "interest" in the Coverage Agreement. The term "Additional Interest" has the same intent as the term "Additional Insured" under a commercial general liability policy as would be available in the commercial insurance market.

### Q. How do I know if I have Additional Interest status if my organization's legal entity name does not appear on the MoC?

A. Additional Interest status is automatically conferred by description within the HCPP Coverage Agreement and this status is automatically granted when required by contract between the HCPP Health Care Agency and your organization.

### Q. Why is there no notice of cancellation on the MoC?

A. The MoC streamlines the process of issuing Certificates of Coverage and offers an organization the ability to check the MoC any time to verify that coverage is still in place. Viewers who access the MoC are not tracked, so cannot be notified of a cancellation.

### Q. What happens to the information upon the expiry date of the MoC?

A. HCPP will update the information on the MoC and post a new version on this website.

### Q. What will the MoC not address?

A. While the MoC will eliminate the need for an HCPP Health Care Agency to submit a request for evidence of liability coverage, the HCPP Health Care Agency will still be required to contact HCPP if they require proof of coverage for the following:

- Property;
- Boiler and Machinery;
- Professional Liability / Medical Malpractice;
- General Liability in excess of \$5,000,000;
- Excess Automobile Liability; and
- Directors' and Officers' Liability.