

**COMMERCIAL GENERAL LIABILITY INSURANCE  
FOR THE MEMBERS OF THE CANADIAN ASSOCIATION OF MUSIC THERAPISTS**

**CERTIFICATE OF INSURANCE**

This certificate is subject to the terms, conditions and other stipulations contained in the association master policy number SGL646351 issued by VICTOR INSURANCE MANAGERS INC. on behalf of the CANADIAN ASSOCIATION OF MUSIC THERAPISTS.

**Declarations**

**Named Insured:** Jennifer Buchanan o/a JB Music Therapy **Certificate No:** CAMT-MA-10289  
**Membership Status:** MTA (Active)

**Policy Period:** From: **15-Jan-2026** To: **15-Jan-2027**  
at 12:01 a.m. standard time at the Named INSURED's address shown above, without tacit renewal

Limits of Liability	DEDUCTIBLE	LIMITS	STATUS
Commercial General Liability - Bodily Injury & Property Damage		5,000,000 per claim 5,000,000 annual aggregate - total	Included
Personal Injury Endorsement		5,000,000 per claim	Included
Tenants Legal Liability		500,000 per occurrence or accident	Included
Medical Payments Per Person/Accident		5,000 per person 25,000 per occurrence or accident	Included
Cross Liability Clause			Included
Products & Completed Operations			Included
Contingent Employer's Liability			Included
Non-owned Automobile Third Party Liability		1,000,000 per occurrence or accident	Included

**Property Damage Deductible:** \$NIL  
**Additional Insureds:** Alberta Health Services 4520 16 Avenue Northwest Calgary, AB T3B 0N9  
**Total Premium:** As shown on summary page  
**Administration Fee:** As shown on summary page

All amounts shown in Canadian Dollars

In witness Whereof, VICTOR INSURANCE MANAGERS INC. has executed and attested these presents but this CERTIFICATE shall not be valid unless countersigned by a duty Authorized Representation of the insurer.



15-Jan-2026

Date

AUTHORIZED REPRESENTATIVE  
MITCHELL & ABBOTT GROUP INSURANCE BROKERS LIMITED  
VICTOR INSURANCE MANAGERS INC.

**PROFESSIONAL INDEMNITY  
ERRORS AND OMISSIONS LIABILITY INSURANCE  
FOR THE MEMBERS OF THE CANADIAN ASSOCIATION OF MUSIC THERAPISTS**

**CERTIFICATE OF INSURANCE**

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**Declarations**

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LIMITS OF LIABILITY	DEDUCTIBLE	LIMITS	STATUS
Professional Liability Errors & Omissions Liability Aggregate		5,000,000 per claim 5,000,000 aggregate limit	Included
Legal Expense for Disciplinary Actions Aggregate Limit		150,000 per claim	Included
Penal Defense Reimbursement Aggregate		250,000 per claim 250,000 aggregate limit	Included
Abuse and Sexual Misconduct - defense costs payment coverage extension		250,000 per claim 250,000 aggregate limit	Included
Security and Privacy Liability		75,000 aggregate limit 3,000,000 other	Included
Employment Liability		500,000 per occurrence or accident 500,000 per claim	Included

**Policy Form:** Claims Made  
**Retroactive Date:** Not Applicable  
**Deductible:** \$NIL  
**Premium:** As shown on summary page  
**Administration Fee:** As shown on summary page

All amounts shown in Canadian Dollars

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