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Turaarut 149 Iqaluit, NU X0A 0H0

P.O. Box 149 Iqaluit, NU X0A 0H0

Case postale 149 Iqaluit, NU X0A 0H0

April 2022

To: LSN Insured Members

Re: Practice Advisors, CLIA-related information (reporting a claim) & Cyber Insurance Coverage

Need Advice? Practice Advisors are available

The Law Society of Alberta Practice Advisors are available to Nunavut lawyers to discusslegal, ethical and practice concerns, as well as personal matters such as stress and addiction. All contacts are strictly **confidential**. Learn more here:

Practice Advisors | Toll Free: 1.866.440.4640

Elizabeth Aspinall - <u>Elizabeth.Aspinall@lawsociety.ab.ca</u>
Allan Guty - <u>Allan.Guty@lawsociety.ab.ca</u>
Jesse MacKenzie - <u>Jesse.MacKenzie@lawsociety.ab.ca</u>

CLIA Liability Errors & Omissions Insurance

Period of coverage: The annual period of coverage is from July 1 to June 30.

Prorating: The CLIA policy allows for the prorating of the annual levy going into the period of coverage but it cannot reimburse a practitioner that stops the practice of lawduring the period of coverage.

 For example, if you are changing your status from inactive to active or will be changing your practice to providing services to members of the public in October, the levy to be paid will be prorated for a period of 9 months.

Copy of the Policy: A copy of the current 2021-22 Policy is available and provided uponrequest. Please email Adel De Belen at administrator@lawsociety.nu.ca to receive an electronic copy. The 2022-23 policy will become available after July 1, 2022.

Reporting a Claim:

In Nunavut, all claims for errors and omissions are handled through the <u>Canadian Lawyers</u> <u>Insurance Association</u> (CLIA). All insured lawyers in Nunavut are required to report to CLIAas soon as possible after learning of a claim or becoming aware of circumstances that mightgive rise to a claim. The policy is a 'claims made' policy, meaning lawyers must report all claims or potential claims during the policy period.

- To discuss a claim or potential claim, please contact Cathy Nyhus, Claims Administrator, at (306) 347-3054 or at cnyhus@clia.ca
- If you cannot reach Cathy, please contact Dave Jackson, CEO at (306) 347-3056, orat djackson@clia.ca

To report a potential claim, use the <u>Insurance Claim Report Form</u> supplied by CLIA. Send your completed form by email to Cathy or Dave. You can also courier your claim to CLIA at:

Canadian Lawyers Insurance Association

Suite 1530, 2002 Victoria AvenueRegina, Saskatchewan, S4P 0R7

A copy must also be filed with the Law Society of Nunavut.

Advising your client

If they are not aware already, it is important to advise your client of the situation. Explain the problem to the client in person and in the presence of a witness. Identify in what way you may have harmed him or her and why. Stick to the facts and their significance. Advise that the client gets independent legal advice about the situation and confirms this advice in writing.

It is important, at this stage, that you do not admit liability and do not mention insurance

Voluntary Excess Program: Learn more <u>here</u>. The coverage period is also from June 30 to July 1.

CLIA Communications:

- Safe and Effective Practice Handbook is available for download.
- A hard copy is available upon request by contacting the LSN.

Cyber Liability Insurance

Part D of the CLIA Policy refers to the cyber insurance coverage that applies to eachinsured LSN Member and the limits of liability.

- The period of coverage is from June 30 to July 1.
- Learn more about the Program and How to Report a Cyber-Related Claim.

If you have any questions on any of the items included in this information letter, you are welcome to contact our office.

Sincerely,

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Nalini Vaddapalli, CEO - Deputy Secretary