



RISK WISE ANSWERS

Why do I need to purchase Commercial General Liability coverage in addition to MPP?

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The Midwives Protection Program provides only professional malpractice coverage for bodily injury arising from the practice of midwifery. Midwives have a broader liability exposure for third party injury or property damage arising from sources other than the provision of professional services. For example, a client may slip on the floor during an office visit, or a midwife may accidentally spill something on her client's carpet. Because MPP would not respond to these types of losses, midwives need to maintain a commercial general liability (CGL) policy to ensure these exposures are properly addressed. The Midwives Association of BC (MABC) has a group policy available to its members which includes commercial general liability. While not required to utilize the group policy, midwives must ensure that CGL coverage is in place to meet the underwriting requirements of MPP.

Proof of CGL insurance in the form of a certificate of insurance should be submitted directly to the MABC office prior to registration. MABC's contact details and more information about the CGL insurance requirement is outlined in the *MABC Policy on Commercial General Liability Insurance* which members can access via their website, www.bcmidwives.com.