



CANADIAN FEDERATION  
OF MUSIC TEACHERS'  
ASSOCIATIONS  
FÉDÉRATION CANADIENNE  
DES ASSOCIATIONS DES  
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## Of Note CFMTA/FCAPM Monthly Memo

One of the perks of being a registered music teacher with the CFMTA/FCAPM is the ability to take advantage of a great Liability Insurance package through Westland Insurance. We decided to ask Westland some questions relating to music teaching during the Covid-19 Pandemic.

*Q: How is our insurance coverage affected by COVID-19 and private music instruction?*

A: The policy remains in place for the \$5 Million Professional Liability.

*Q: Has the insurance company added any exclusions to the policy that we need to know about?*

A: None that would affect strictly liability.

*Q: Does adding/switching to online teaching affect coverage?*

A: This policy will cover you for any activity related to that of music instruction. Anything beyond that scope is not covered. Online instruction is covered.

*Q: Are we protected in the event of "zoom bombing" or other unwanted intrusions, computer viruses, etc. as a result of using digital platforms?*

A: This would not be covered within the scope of the CFMTA/FCAPM liability insurance package coverage. Westland Insurance does have a separate cyber coverage product available.

*Q: Does the package cover liability surrounding accidental Covid-19 exposure on premises?*

A: There is no coverage against pandemic under the policy.

**Note: this means that a CFMTA/FCAPM teacher is not protected against a claim or lawsuit brought against them should a student or family claim to have contracted Covid-19 during a face-to-face lesson, even if the physical distancing rules were adhered to and the teacher could prove that disinfecting precautions were taken.** Please keep this in mind as you decide whether or not to open your studios for face to face teaching.

Thank you to Christopher Lane, Registrar of NBRMTA for suggesting these questions.



### UPCOMING EVENTS!

The CFMTA/FCAPM Annual General Meeting will take place electronically on July 8 and 9, 2020. Travel to Whitehorse for an in-person meeting has been cancelled due to concerns around COVID-19.



### DEADLINES

- Application deadline for William Andrews Awards for outstanding branch Canada Music Week® event - October 15, 2020



### DID YOU KNOW...

The Strategic Planning Committee has been busy this past year in planning for a discussion at our virtual meeting in July about an Executive Director position for CFMTA/FCAPM. They also spent time on many other things, such as:

- Do all Provinces/Territories require teachers to get Police Checks? If so, how often?
- Are we really above board and following our Code of Ethics for music teachers when we contract our students?

If you have ideas for the Strategic Planning Committee, send an email to [strategicplanning@cfmta.org](mailto:strategicplanning@cfmta.org)



### WHAT'S NEW ON THE WEBSITE

What's new on the website is the exciting piano masterclass with Charles Richard-Hamelin (Part 2).

Remember, the Video Library is password-protected so if you need the password, email [editor@cfmta.org](mailto:editor@cfmta.org) Please note that the password is the same for all the videos in the library. Please visit the Library and enjoy!



## FUN FACT

June's Fun Fact comes to you by way of a quiz, so get ready to scour the website:

**Who was CFMTA/FCAPM's twelfth president?**

The first five winners will receive this attractive pen. And yes, past contest winners may apply.



Send your answers to [admin@cfmta.org](mailto:admin@cfmta.org). Good luck!

*~If you have a CFMTA/FCAPM Fun Fact you'd like to share, please send it to [admin@cfmta.org](mailto:admin@cfmta.org)~*



*Hope you enjoyed this edition of*

*Of Note* 🎵 *from CFMTA/FCAPM*

*Look for our next edition the first week of July!*



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