



# PROFESSIONAL LIABILITY FOR MEMBERS OF THE ANIMAL REHABILITATION ASSOCIATION OF CANADA\*

## Professional Liability Insurance

Professional Liability Insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as an animal rehabilitation therapist. Your coverage ensures payment of both compensatory damages and legal costs associated with a claim.

## Extended Reporting Period

The CPA insurance policy provides a 60-day extended reporting period at for professional liability claims that are first discovered and filed after you have retired and/or discontinued practice. Higher options are available by contacting BMS.

## Coverage Details:

Limit of Liability	\$1,000,000 / \$2,000,000
Regulatory Legal Expenses	\$25,000
Criminal Defence Reimbursement	\$25,000
Extended Reporting Period	60 days included (extended options available)

## Professional Liability Coverage Definitions:

### Regulatory Legal Expenses

This provides coverage for legal costs associated with having to appear at a disciplinary hearing with a provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection.

### Criminal Defence Reimbursement

Coverage will reimburse insured members for defence costs associated with a case filed under the criminal code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.



\*formerly known as the Animal Rehab Division (ARD).

## HOW TO APPLY

Please visit [www.cpa.bmsgroup.com](http://www.cpa.bmsgroup.com) or contact BMS to purchase coverage.

**BMS Canada Risk Services Ltd. (BMS)**

1-855-318-6136  
cpa.insurance@bmsgroup.com  
[www.cpa.bmsgroup.com](http://www.cpa.bmsgroup.com)

## More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

**bms.**