

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.

2026-2027 PLI coverage details:

Professional Liability	\$1,000,000 per claim / \$2,000,000 aggregate
Regulatory Legal Expenses	\$25,000
Criminal Defence Cost Reimbursement	\$25,000
Extended Reporting Period	60 days included (extended options available)

Optional individual coverage:

Cyber Security & Privacy Liability

This policy helps you better manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Personal & Family Cyber Protection

This coverage protects against identity theft, cybercrime, and online threats, with expert recovery support and proactive services like dark web monitoring, social media checks, and personalized digital security guidance.

Legal Services Package

This package includes access to a specialized legal helpline for personal and business matters, plus document templates, lawyer support, and experts for HR, and identity theft support.

Personal Legal Solutions

A Personal Legal Solutions policy helps you defend or pursue your rights with confidence, protecting your family's finances.

How to apply

Please visit 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

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.

24 Hour Accident Insurance

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. The policy provides tax-free lump-sum payments that give you the flexibility to focus on your health and well-being without worrying about financial burdens.

Emergency Medical Travel Insurance

Unexpected costs, such as those related to ambulance, medical care, hospital convalescence, and accidental dental care can arise if you experience a sudden, unexpected illness or accidental injury while travelling. Rest easy knowing that your unexpected medical emergency costs will be taken care of.

