



TAILORED INSURANCE SOLUTIONS FOR PHYSIOTHERAPISTS

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 a physiotherapist, or if a complaint is made against you to an organization regulating your insured profession. PLI protects physiotherapists by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of patient compensation or damages.

Coverage Details:

Limit of Liability	\$7,000,000 / \$10,000,000
Regulatory Legal Expenses	OPTION A - \$160,000 OPTION B - \$200,000
Criminal Defence Reimbursement	OPTION A - \$210,000 OPTION B - \$250,000
Sexual Abuse Therapy Fund	\$25,000
Loss of Earnings	Up to \$750 per day
Extended Reporting Period	10 years included
Territorial Limit	Worldwide

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim.

Please ensure to formally document the incident, including details of those involved. When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact Crawford & Company (Canada) Inc. at 1-877-805-9168 or by email at BMSclaims@crowco.ca.

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.

Sexual Abuse Therapy Fund

All options include a maximum funding of \$25,000 for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member's practice as a physiotherapist.

Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you will be reimbursed for your loss of earnings up to \$750 /day.

HOW TO APPLY

Please contact CPA to purchase Individual Professional Liability coverage. Please visit www.cpa.bmsgroup.com or contact BMS to secure additional insurance products & services.

Canadian Physiotherapy Association (CPA)

☎ 613-564-5454 or 1-800-387-8679
✉ insurance@physiotherapy.ca

BMS Canada Risk Services Ltd. (BMS)

☎ 1-855-318-6136
✉ cpa.insurance@bmsgroup.com
🌐 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.



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Extended Reporting Period

The policy automatically includes up to 10 years of extended reporting period coverage to respond to professional liability claims that arise after you have discontinued practice but are based on professional services rendered while you were a practicing member and prior to expiry of your last active policy.

Additional Insurance Products & Services:

Clinic Professional Liability

In the event of a claim both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Business PLI protects the business and its assets in such circumstances.

If you are a sole proprietor, this coverage is included at no additional cost and your individual PLI policy will automatically extend to cover your business name. However, this coverage is recommended if you have employees and/or contractors working for or on behalf of your business and/or billing under your business name.

Multidiscipline Business PLI is recommended if you are a business owner and have other health professionals beyond physiotherapists working for or on behalf of your business and/or billing under your business name.

Legal Expense for Insurance Audits

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. Members can now access Insurance Audit Coverage for legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.

Commercial General Liability Insurance

Commercial General Liability (CGL) Insurance provides coverage to protect against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor in your office, or you may accidentally cause property damage to a client's home during a consultation.

This insurance is recommended for professionals who contract out their services or bill under their business name, and for professionals who own or operate a business. **If Contents coverage is required, BMS recommends purchasing an Office Package policy.**

Office Package Insurance

The Office Package is designed for **business owners and independent contractors with valuable contents or property to insure**. The package includes Commercial General Liability (CGL), Property/Contents, Business Interruption, and Crime Protection to ensure comprehensive coverage for your business.

Contents include items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock, and improvements and betterments for which you are responsible.

Business Interruption insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).



Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/business.

Business owners who own the building in which their clinic is located can also add Building Coverage to their policy.




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Cyber Security & Privacy Liability

Members have the option to purchase Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Personal & Family Cyber Protection

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

Personal Legal Solutions

The Personal Legal Solutions policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

Business Legal Solutions

The Business Legal Solutions policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

24 Hour Accident Coverage

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. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

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