# 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 ensures that your legal defence is coordinated and paid for if a claim is made against you, and also covers the cost of patient compensation or damages.

### 2026-2027 PLI coverage details:

| | |
|---|---|
| Limit of Liability | $7,000,000 per claim / $10,000,000 aggregate |
| Regulatory Legal Expenses, including Award Hearing Costs & Human Rights Tribunals | **OPTION A:** $160,000<br>**OPTION B:** $200,000 |
| Criminal Defence Reimbursement | **OPTION A:** $210,000<br>**OPTION B:** $250,000 |
| Abuse Defence Reimbursement | $1,000,000 |
| 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, 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@crawco.ca.**

## 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.

### The 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

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.

## 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. This insurance protects the business and its assets in such circumstances.

If you are a sole proprietor, your individual PLI policy extends to cover your business name at no additional cost. It's recommended if you have employees and/or contractors working for or on behalf of your business and/or billing under your business name.

**Multidiscipline Clinic 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.

### Professional Liability for Other Services

CPA members can also access Professional Liability Insurance for other professional services and/or proceedings conducted by another professional organization, including animal rehabilitation.

### Legal Expense for Insurance Audits

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

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## Commercial General Liability Insurance

Commercial General Liability (CGL) protects 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 patient may slip and fall on a wet floor in your office, or you may cause property damage to a patient's home during a consultation.

It's recommended if you contract your services or bill under your business name, or if you own or operate a business.

## Office Package Insurance

This package is recommended for business owners and independent contractors with contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Interruption, and Crime Protection.

**Contents** includes items usual to an office, including professional equipment, 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 business.

If you own a business and the building in which your office is located, BMS recommends adding Building 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.

## Employment Practices Liability

This insurance protects your business and staff against claims from employees, contractors, volunteers, or students, including wrongful termination, discrimination, harassment, and other employment-related allegations.

## 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.

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## Personal & Business Legal Solutions

A **Personal Legal Solutions** policy helps you defend or pursue your rights with confidence, protecting your family's finances. A **Business Legal Solutions** policy safeguards your company, saving time and money while managing legal risks.

## 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.