

LEGAL EXPENSE INSURANCE FOR QUEBEC MEMBERS

A professional liability insurance policy designed specifically for members of the Canadian Physiotherapy Association who practice in Québec.

Are you protected?

Coverage to defend yourself against a College complaint is not included in the liability insurance available through l'Ordre professionnel de la physiothérapie du Québec (OPPQ).

An employer's insurance policy does not typically include coverage to defend against a College complaint.

Protect yourself with Regulatory Legal Expense coverage, designed specifically for physiotherapists and physical rehabilitation therapists practicing in Quebec.

Regulatory Legal Expense Coverage	
Per claim / Per policy year	\$160,000 / \$160,000
Annual cost (October 1 – October 1)	\$100
Semi-annual cost (April 1 – October 1)	\$50

**All premiums are subject to 9% Quebec provincial tax*

Understanding Regulatory Legal Expense Coverage

This policy provides coverage for the legal costs associated with responding to a complaint made to l'Ordre professionnel de la physiothérapie du Québec (OPPQ). In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

Coverage is afforded on a "claims-made and reported" basis and will respond to claims made during the policy period. This means that the policy in place when a claim is made will be the policy to respond – regardless of when the incident occurred.

How to report a claim

The Insured must see to it that the Insurer is promptly notified of any Injury or circumstance which may result in a Claim.

No written or oral statement should ever be made, except upon the advice of the Insurer. Please do not offer compensation or admit liability to a patient, as this could interfere legally with the Insurer's handling of the claim.

To report a claim, contact Crawford & Company, at **1-877-805-9168** or by email at BMSclaims@crawco.ca.

How to Apply

Contact the Canadian Physiotherapy Association (CPA), to apply for insurance coverage.

Canadian Physiotherapy Association

Email: information@physiotherapy.ca

Toll Free: 1-800-387-8679

Website: www.physiotherapy.ca

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 Canada Risk Services Ltd (BMS). For more information on the coverage please contact BMS at 1-855-318-6136 or cpa.insurance@bmsgroup.com.