

PROFESSIONAL LIABILITY AND COMMERCIAL GENERAL LIABILITY FOR PHYSIOTHERAPIST ASSISTANTS

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 assistant. PLI protects you 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.

Commercial General Liability Insurance

Commercial General Liability Insurance (CGL) provides coverage to protect against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises and unrelated to the delivery of your professional services. This insurance is recommended for physiotherapist assistants who contract out their services or bill under their business name. Coverage is written on an occurrence-basis.

Coverage Details	
Professional Liability	\$3,000,000 per claim \$3,000,000 aggregate
Deductible	Nil
Commercial General Liability	\$3,000,000 per occurrence \$3,000,000 aggregate Shared limit with PLI
Deductible	\$500

*\$5,000,000 limit also available for additional premium.

Optional Individual Coverage

Cyber Security & Privacy Liability Coverage

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.

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.

Legal Expense Insurance

The Legal Expense Insurance policies automatically include the Legal Services Package, combined with coverage that empowers you to defend or pursue your rights in court. Members can purchase Personal Legal Solutions and/or Business Legal Solutions.

24 Hour Accident Insurance

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death. Provides a lump sum benefit where: a loss or death occurs due to an Accident, and where, as the result of accidental injury, the disablement results in a permanent total disability.

How to Apply

Please contact BMS or visit www.cpa.bmsgroup.com to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6136

Email: cpa.insurance@bmsgroup.com

Web: 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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).