

PROFESSIONAL LIABILITY INSURANCE FOR QUEBEC MEMBERS

Professional Liability for Physiotherapists

Option A

Professional Liability	\$7,000,000 per claim \$10,000,000 aggregate
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Regulatory Legal Defence	\$160,000 per claim/aggregate
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Criminal Defence Cost Reimbursement	\$210,000 per claim/aggregate
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Option B

Professional Liability	\$7,000,000 each claim \$10,000,000 limit per policy year
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Regulatory Legal Defence	\$200,000 per claim/aggregate
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Criminal Defence Cost Reimbursement	\$250,000 per claim/aggregate
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Option C

Regulatory Legal Defence	\$160,000 per claim/aggregate
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Professional Liability for Physiotherapy Technologists

Professional Liability	\$3,000,000 per claim \$5,000,000 aggregate
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Regulatory Legal Defence	\$160,000 per claim/aggregate
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Criminal Defence Cost Reimbursement	\$150,000 per claim/aggregate
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Coverage Definitions

Regulatory Legal Expense Coverage

The regulatory legal expense endorsement 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. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Costs 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.

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 call the CPA claims adjuster Crawford & Company at 1-877-805-9168 or email BMSclaims@crawco.ca.

How to Apply

Please contact CPA to purchase individual Professional Liability coverage.

Canadian Physiotherapy Association

955 Green Valley Crescent, Suite 270
Ottawa, ON K2C 3V4

Telephone: 613-564-5454

Toll Free: 1-800-387-8679

Email: insurance@physiotherapy.ca

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

Optional Individual Coverage

Commercial General Liability

Commercial General Liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. This insurance is recommended for physiotherapists who contract out their services or bill under their business name.

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.

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