

LEGAL EXPENSE INSURANCE FOR QUEBEC MEMBERS

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.

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.

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).