

# Navigating Complaints with a Strategic Response

**Did you know?** Most Professional Liability Insurance (PLI) claims made against physiotherapy professionals are complaints made to regulatory bodies. Regulatory Colleges are mandated to thoroughly investigate any complaint they receive, no matter how minor. Since anyone can initiate a complaint, it's important to know the steps you should take to prepare a response and defend yourself. **The most important thing to remember is that you should never attempt to manage a complaint yourself. Your program partners are here to help.**

Reporting a claim under your PLI policy is a crucial step to ensure that you receive the necessary support and coverage. By following the checklist below, you can navigate the claims process effectively.

## IF YOU'RE THE SUBJECT OF A COLLEGE COMPLAINT

- Contact Crawford & Company, your claims adjuster
- Ensure to provide your:
  - Certificate of insurance
  - College complaint letter
  - Any other relevant documentation

Once you have contacted Crawford & Company, they will acknowledge receipt of the claim and assign a claims adjuster to your case. The adjuster will be responsible for investigating the claim and determining the appropriate course of action, including connecting you with legal counsel, where appropriate. Rest assured that reporting a claim is confidential and should not limit your ability to secure coverage under the program in the future.

Communicating with your adjuster provides you with the peace of mind that you are working with insurance experts specialized in professional liability to achieve the best possible outcome for all involved.

## IF YOU NEED LEGAL ASSISTANCE

By participating in your association's PLI Program, you also have access to **pro bono legal advice from Gowling WLG**, one of the most highly recognized legal defence firms in medical defence and professional liability in Canada. You have access to the dedicated helpline to receive legal advice for questions involving professional practice issues, such as:

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|--|--|
| <input checked="" type="checkbox"/> Responses to subpoenas   | <input checked="" type="checkbox"/> Privacy and confidentiality                              |
| <input checked="" type="checkbox"/> Professional misconduct  | <input checked="" type="checkbox"/> Conflicts of interest                                    |
| <input checked="" type="checkbox"/> Ethical obligations      | <input checked="" type="checkbox"/> Responses to requests for information from third parties |
| <input checked="" type="checkbox"/> Professional obligations | <input checked="" type="checkbox"/> Inquiries from your regulatory body                      |

The College complaints process can be stressful and it's important to remember that you are not alone. Your insurance program partners are here to help.

**To report a claim:** [BMSclaims@crawco.ca](mailto:BMSclaims@crawco.ca) (Crawford & Company)

**To access pro bono legal advice:** 1-888-943-0953 (Gowling WLG)

**To speak to a broker:** 1-855-318-6136 or [cpa.insurance@bmsgroup.com](mailto:cpa.insurance@bmsgroup.com) (BMS Canada)

The information in this graphic 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).



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