



# LEGAL EXPENSE COVERAGE FOR INSURANCE AUDITS

As a dedicated physiotherapy professional, you strive to provide the highest quality of care for your patients. However, in today's healthcare environment, the reality is that even the most diligent professionals can face insurance investigations, inquiries, or audits. These situations can be stressful, time-consuming, and financially draining.

## We've Got You Covered

Physiotherapists insured with a CPA Professional Liability Insurance (PLI) policy expiring October 1, 2025 will automatically receive an additional \$10,000 per claim in coverage to respond to insurance audits. This added protection is specifically designed to address the financial costs associated with undergoing an insurance investigation, inquiry, or audit related to your professional services.

## Why This Coverage Matters

Standard PLI policies typically do not include coverage for the costs associated with insurance audits or investigations. Without this crucial protection, physiotherapists facing an investigation, audit, or inquiry from an insurance company or benefit provider are left to pay out of pocket for legal fees, expert consultations, and other related expenses.



## Consider an example where this policy may respond:

Steph is a physiotherapist. One day she receives a notice from an insurance company commencing an audit of her billing practices. The insurance company had flagged several claims for services provided to patients and wanted to ensure that the billing was accurate and in compliance with industry standards.

Concerned about the potential legal costs and the implications for her practice, Steph reaches out for assistance. With this insurance, the legal costs associated with the audit are covered, and Steph is assigned a specialized lawyer who guides her through the audit process, helping her prepare the required documentation, and representing her interests during discussions with the insurance company.

The audit is completed without any issues, and Steph continues her practice with peace of mind, knowing she was able to defend her legal rights, and expenses were taken care of.

## Coverage Highlights:

Limit	\$10,000 per claim / \$50,000 aggregate
Coverage Overview	<ul style="list-style-type: none"> <li>✓ covers the legal costs involved in any investigation, inquiry, or audit required by an insurance company or benefit provider</li> <li>✓ includes services provided by your office, as long as it relates to your professional activities as a physiotherapist</li> </ul>

For more information, to secure evidence of coverage, or to report a claim, please contact BMS at 1-855-318-6136 or [cpa.insurance@bmsgroup.com](mailto:cpa.insurance@bmsgroup.com).

## HOW TO APPLY

Secure a Professional Liability Insurance policy through CPA to access this coverage.

## Canadian Physiotherapy Association

613-564-5454 or 1-800-387-8679

[insurance@physiotherapy.ca](mailto:insurance@physiotherapy.ca)

[www.physiotherapy.ca](http://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.

