



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	Up to \$5,000,000 per claim / aggregate
Deductible	Nil
Commercial General Liability	Up to \$5,000,000 per claim / aggregate (Shared limit with PLI)
Deductible	\$500

Optional Individual Coverage

Cyber Security & Privacy Liability

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.

Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

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.

NEW! Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

NEW! Personal Cyber Coverage

Safeguarding your personal information online is more important than ever. Protect yourself and your family against cyberattacks, identity theft, and data breaches with Personal Cyber Liability Insurance. This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated identity theft, cyber extortion, cyber bullying, and more.

HOW TO APPLY

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

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6136

cpa.insurance@bmsgroup.com

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 wording, a copy of which can be obtained from BMS.

