



# PROFESSIONAL LIABILITY INSURANCE FOR QUEBEC MEMBERS

## Professional Liability for Physiotherapists

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 or physiotherapy technologist, or if a complaint is made against you to an organization regulating your insured profession. PLI protects physiotherapists 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.

### Coverage Options:

OPTION A	
Professional Liability	\$7,000,000 per claim / \$10,000,000 aggregate
Regulatory Legal Expenses	\$160,000
Criminal Defence Cost Reimbursement	\$210,000
OPTION B	
Professional Liability	\$7,000,000 per claim / \$10,000,000 aggregate
Regulatory Legal Expenses	\$200,000
Criminal Defence Cost Reimbursement	\$250,000
OPTION C	
Regulatory Legal Expenses *	\$160,000
PROFESSIONAL LIABILITY FOR PHYSIOTHERAPY TECHNOLOGISTS	
Professional Liability	\$3,000,000 per claim / \$5,000,000 aggregate
Regulatory Legal Expenses	\$100,000
Criminal Defence Cost Reimbursement	\$150,000

## \* Understanding Regulatory Legal Expense Coverage

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.**

This policy provides coverage for the legal costs associated with responding to a complaint made to l'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.

## 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@crowco.ca](mailto:BMSclaims@crowco.ca).**

## HOW TO APPLY

Please contact CPA to purchase individual Professional Liability 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.

