

## PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability coverage designed for and only available to members of the Canadian Physiotherapy Association

### Coverage Options

Option A	
Professional Liability:	\$7,000,000 each claim \$10,000,000 limit per policy year
Regulatory Legal Defence:	\$160,000 each claim \$160,000 limit per policy year
Criminal Defence Cost Reimbursement:	\$210,000 each claim \$210,000 limit per policy year
Annual Cost:	\$235
Option B	
Professional Liability:	\$7,000,000 each claim \$10,000,000 limit per policy year
Regulatory Legal Defence:	\$200,000 each claim \$200,000 limit per policy year
Criminal Defence Cost Reimbursement:	\$250,000 each claim \$250,000 limit per policy year
Annual Cost:	\$298
Discount for Public Sector	
Physiotherapists employed in the public sector qualify for a 15% premium discount.	

**Please note:**

All options noted above are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15%, & SK 6%.

### Above Options Also Include:

- 10 or more years of extended reporting coverage at no additional cost
- Maternity/Parental leave coverage at no additional cost
- Coverage for professional services within your full scope of practice
- No deductible

### Understanding Professional Liability Insurance

A professional liability policy provides insurance protection for wrongful acts to a third party (actual or alleged negligent acts, errors or omissions) committed when acting within your scope of practice as a physiotherapist. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

Coverage is written on a claims-made basis and expires on October 1 of each year.

### How to Apply

Please contact CPA to purchase individual Professional Liability coverage.

This insurance is available to all CPA physiotherapist members. Members can purchase insurance coverage at any time; however October 1st is the annual policy renewal date.

**Canadian Physiotherapy Association**  
955 Green Valley Crescent, Suite 270  
Ottawa, ON K2C 3V4

Telephone: 613-564-5454  
Toll Free: 1-800-387-8679  
Fax: 613-564-1577  
Email: [insurance@physiotherapy.ca](mailto:insurance@physiotherapy.ca)  
Web: [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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).

For more information please contact BMS at [cpa.insurance@bmsgroup.com](mailto:cpa.insurance@bmsgroup.com) or 1-855-318-6136.

## Coverage Definitions

### Regulatory Legal Expense Coverage

The regulatory legal expense endorsement provides coverage for legal costs associated with having to appear at a disciplinary hearing with a Provincial regulatory organization or agency. 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.

### Criminal Defence Coverage

Coverage will reimburse insured members for defence costs associated with a case filed under the criminal code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

### Prior Acts Coverage

All options include full prior acts coverage providing insurance for any incident leading to a claim that you have not yet been made aware. This coverage is applicable to your practice as a physiotherapist since the beginning of your career.

### Sexual Abuse Fund

All options include a maximum funding of \$20,000 for the rehabilitation and therapy of a person who, while a client, suffered abuse in the course of an insured member's practice as a physiotherapist or a physiotherapist assistant.

### Out of Country Extension

Coverage territory is extended to anywhere in the world at no cost for a maximum of 90 days from the date of departure from Canada but only while the insured member is;

- a. accompanying Canadian clients on trips
- b. attending academic courses
- c. participating in professional exchange programs with other countries

Please note an injury must give rise to a claim or action instituted within Canada or the United States of America.

### Extended Reporting Period Coverage

For members discontinuing practice or retiring, the insurance policy automatically provides **unlimited** extended reporting period coverage for claims that are first discovered and filed after you have retired and no longer practice as long as you've been on the program for more than 2 years. Members on the program less than 2 years are automatically provided with 10 years of extended reporting period coverage.

## How to report a claim

Prompt claims notification is very important and should be made within 30 days of receiving a formal notice or statement of claim. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your client until after speaking with your claims adjuster. If you are unsure, always err on the side of caution. **To report a professional liability insurance claim, please call the CPA claims adjusters at Crawford & Company at 1-877-805-9168 or email [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca)**

## Optional Individual Coverage

### Cyber Security & Privacy Liability Coverage

Members have the option to increase their 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.

Please contact CPA to purchase \$1,000,000 Cyber and Privacy Liability insurance for a \$90.

Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses. Please contact BMS with any questions or to secure this coverage.

### Commercial General Liability

Commercial general liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services.

CGL is recommended for physiotherapists who contract out their services and to business owners. For instance, if you are an independent contractor working with a patient in their home and you accidentally break a piece of their furniture, your patient may want you to compensate them for the damage. A CGL policy would respond in this circumstance.

### Renew or purchase Commercial General Liability insurance

online at [www.cpa.bmsgroup.com](http://www.cpa.bmsgroup.com) or contact BMS at

1-855-318-6136 or [cpa.insurance@bmsgroup.com](mailto:cpa.insurance@bmsgroup.com).