

## 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 Expense:	\$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 Expense:	\$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

**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
- Nil deductible

### Understanding 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 or if a complaint is made against you to your regulatory College. 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 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 Reimbursement Coverage

Members will be reimbursed for costs associated with defence against criminal charges based on professional interactions if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge.

### Sexual Abuse Therapy and Counselling Fund

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

### Extended Reporting Period Coverage

The CPA insurance policy provides **unlimited** extended reporting at no charge for professional liability claims that are first discovered and filed after you have retired and/or discontinued practice as long as you have been insured under the program for more than 2 years prior. Members who have been on the program for 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 patient until after speaking with your claims adjustor. 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

The CPA Professional Liability policy automatically includes \$50,000 of Cyber Privacy Liability Coverage. Members can enhance and increase their coverage by purchasing a \$1,000,000 standalone Cyber Security & Privacy Liability policy. This coverage is designed help members 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.

Members can also purchase Cyber Security and Privacy Liability for their Clinics/Businesses.

Please contact BMS if you have any questions or to secure this coverage.

### Commercial General Liability

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 physiotherapists who contract out their services or bill under their business name.

Members can also purchase CGL insurance for their Clinics/Businesses.

Please contact BMS if you have any questions or to secure this coverage.