



PROFESSIONAL LIABILITY FOR PHYSIOTHERAPIST ASSISTANTS

Your CPA insurance now provides more coverage at a lower price. The new, combined PTA/OTA coverage means that you are protected when acting within the scope of practice of a physiotherapist assistant and an occupational therapist assistant.

Coverage Details	
Professional Liability & Commercial General Liability (shared limits)	\$3,000,000 each claim \$3,000,000 per policy period
Criminal Defence Costs Reimbursement	\$25,000 each claim \$50,000 per policy period
Deductible	Nil
Annual Cost	\$150

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

This insurance coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period.

Extensions of Coverage

Out-of-country coverage is automatically included for 90 consecutive days at no extra cost for members who travel outside Canada while:

- accompanying Canadian patients
- attending academic courses
- participating in professional exchange programs with other countries

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 claim, please call Crawford & Company at 1-888-218-2346 or by email at CPAclaims@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 BMS Group if you would like to increase your Cyber and Privacy Liability coverage from \$50,000 to \$1,000,000 for an additional \$75.

How to Apply

Please contact CPA to purchase individual Professional Liability coverage.

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

BMS Canada Risk Services Ltd (BMS Group)

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Toll Free: 1-855-318-6136
Email: cpa.insurance@bmsgroup.com
Web: 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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS Group).