



PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability coverage designed specifically for CPA members who practice in Québec

Professional Liability Insurance Options for Physiotherapists

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
Option C	
Regulatory Legal Defence	\$160,000 each claim \$160,000 limit per policy year
Annual Cost	\$75

**All premiums are subject to 9% Quebec provincial tax*

Professional Liability Insurance Options for Physiotherapy Technologists

Option A	
Professional Liability	\$3,000,000 each claim \$5,000,000 limit per policy year
Regulatory Legal Defence	\$50,000 each claim \$50,000 limit per policy year
Criminal Defence Cost Reimbursement	\$150,000 each claim \$150,000 limit per policy year
Annual Cost	\$190
Option B	
Professional Liability	\$3,000,000 each claim \$5,000,000 limit per policy year
Regulatory Legal Defence	\$100,000 each claim \$100,000 limit per policy year
Criminal Defence Cost Reimbursement	\$150,000 each claim \$150,000 limit per policy year
Annual Cost	\$210
Option C	
Regulatory Legal Defence	\$160,000 each claim \$160,000 limit per policy year
Annual Cost	\$75

**All premiums are subject to 9% Quebec provincial tax*

Definitions

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 or physiotherapy technologist. Your coverage insures payment of 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.

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 Costs Reimbursement

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.

How to Apply

Please contact CPA to purchase individual Professional Liability coverage.

Members can purchase insurance coverage at any time; however October 1st is the annual policy renewal date.

Canadian Physiotherapy Association

Email: insurance@physiotherapy.ca

Web: 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 or 1-855-318-6136.

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.

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.