

## Are you protected?

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.

Regulatory Legal Expense Coverage	
Per claim / Per policy year	\$160,000 / \$160,000
Annual cost (October 1 – October 1)	\$75
Semi-annual cost (April 1 – October 1)	\$37.50

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

## Understanding Regulatory Legal Expense Coverage

This policy provides coverage for the legal costs associated with responding to a complaint made to l'Ordre professionnel de la physiothérapie du Québec (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

Prompt claims notification is very important and should be made within 30 days of receiving a formal notice. 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 adjustor, Crawford & Company, at **1-888-218-2346**. If you are unsure, always err on the side of caution and report a claim.

## How to Apply

Contact the Canadian Physiotherapy Association (CPA), to apply for insurance coverage.

### Canadian Physiotherapy Association

[information@physiotherapy.ca](mailto:information@physiotherapy.ca)

1-800-387-8679

[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 Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact BMS Group at 1-855-318-6136 or [cpa.insurance@bmsgroup.com](mailto:cpa.insurance@bmsgroup.com).