

CLINIC PACKAGE INSURANCE PROGRAM

Do you own your own business or are you self-employed? Members of CPA have exclusive access to comprehensive clinic package insurance coverage designed to meet the specific needs of physiotherapists.

Business Package Coverage Highlights – Policy Cost \$710

Property Insurance \$125,000 Blanket Coverage on Contents of Every Description		Commercial General Liability \$5,000,000 Bodily Injury and Property Damage \$5,000,000 General Aggregate	
Extra Expense	\$50,000	Bodily Injury/Property Damage	Included
Exhibition Floater	\$50,000	Products & Completed Operations	Included
Property in Transit	\$50,000	Personal Injury & Advertising Liability	Included
Computer Equipment	\$100,000	Cross Liability Clause	Included
Accounts Receivable	\$100,000	Employers' Liability	Included
Valuable Papers and Records	\$100,000	Tenants Legal Liability	\$5,000,000
Outdoor Signs	\$50,000	Non-owned Automobile	\$5,000,000
Deductible	\$500	Damage to Hired Automobiles	\$75,000
Crime \$10,000 Broad Form		Medical Expenses – Limit per Person	\$25,000
Employee Dishonesty	\$50,000	Premises/Operations Liability	Included
Loss Inside Premises	\$10,000	Owners/Contractors Protective	Included
Loss Outside Premises	\$10,000	Employee Benefits Liability	\$2,000,000
Money Order and Paper Currency	\$10,000	Employment Practices Liability	\$10,000
Depositors Forgery	\$10,000	Deductible	\$250
Computer Fraud Liability	\$10,000		
Coverage can now be purchased or renewed online at cpa.bmsgroup.com			

Additional Options

Increased property limits are available.

About the Package

This policy provides insurance coverage for members who are operating a clinic or who are self-employed. Included is Commercial General Liability coverage, Property Insurance and Crime protection to ensure comprehensive coverage for you and your business.

Commercial General Liability insurance provides coverage for bodily injury (for instance, slip and fall) and property damage caused to a third party. Property coverage protects against damage to contents, including medical equipment, and loss of revenues caused by an interruption of business activities arising because of an insured loss. Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic.

Commercial General Liability only

Members who do not own a clinic and do not require Property and Crime coverage may purchase Commercial General Liability coverage separately. This coverage is recommended for members who work in the following practice scenarios:

- Self employed physiotherapists who render services by contract to a facility such as a hospital, clinic or assisted living facility
- Self employed physiotherapists who render services to clients in their home or a separate location

General Liability Coverage Options

- \$2,000,000 per occurrence
 - \$2,000,000 limit per policy period
- OR**
- \$5,000,000 per occurrence
 - \$5,000,000 limit per policy period

Commercial General Liability and Bond

General Liability and Bond Package Coverage Options

- \$2,000,000 per occurrence
 - \$2,000,000 limit per policy period
 - \$50,000 bond (employee dishonesty)
- OR**
- \$5,000,000 per occurrence
 - \$5,000,000 limit per policy period
 - \$50,000 bond (employee dishonesty)

Additional Coverage for Clinic Professional Liability

Members who own an incorporated entity and/or who employ other physiotherapists as clinical staff should be aware that their entity/business can be named along with the individual therapist in a Professional Liability lawsuit. To protect your clinic assets, please contact BMS for more information on Clinic Professional Liability Coverage or visit our website to purchase online.

Claim Reporting Procedure

Claims, actual or potential, must be reported immediately to your insurance adjuster by calling the 24/7 claims service line at 1-866-464-2424. For additional information on claims reporting or to learn more about the program's superior legal defense services, please visit www.cpa.bmsgroup.com

How to Apply

Please contact a BMS representative or visit www.cpa.bmsgroup.com to purchase or renew coverage online. This insurance is available to all members of CPA. Members may join at anytime however October 1 is the annual policy period renewal date.

BMS Canada Risk Services Ltd (BMS Group)

320 Catherine Street, Suite 21
Ottawa, ON K1R 5T5

Toll Free: 1-855-318-6136
Email: cpa.insurance@bmsgroup.com
Web: www.cpa.bmsgroup.com

Canadian Physiotherapy Association

955 Green Valley Crescent
Suite 270
Ottawa, ON
K2C 3V4

Tel: 613-564-5454
Toll Free: 1-800-387-8679
Fax: 613-564-1577
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 wording, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact us.

Please visit the CPA program website at www.cpa.bmsgroup.com for complete coverage details.