



PROFESSIONAL LIABILITY INSURANCE PROGRAM FOR ENTITY CLINICS

Coverage

- In the event of a claim, both the professional (physiotherapist) and the clinic are likely to be named in a statement of claim or lawsuit. The Clinic Malpractice Insurance protects the clinic and its assets in such circumstances
- You should purchase this coverage, if you have other physiotherapists working for or on behalf of your clinic and billing under your clinic name. You should also purchase this coverage if you are incorporated, regardless of any additional employees
- Coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period
- For clinics that provide physiotherapy services only
- Each employee rendering a professional service must provide confirmation that they carry their own individual professional liability insurance
- The Multidiscipline Clinic Malpractice Insurance should be purchased instead of the Clinic Malpractice Insurance in the event the clinic has other regulated health professionals beyond physiotherapists providing services on behalf of the clinic

Extended Discovery Period

The extended discovery period is available to clinics who are suspending, discontinuing or transferring their practice:

- five years for \$250 additional cost

Please note: All costs quoted are subject to the applicable Provincial Sales Tax: Ontario 8%, Quebec 9%, Manitoba 8% and Newfoundland 15%..

How to Apply

For individual coverage:

Complete the insurance section online at www.physiotherapy.ca or contact a risk and insurance member service representative at the CPA national office.
Toll Free: 1-800-387-8679
Email: insurance@physiotherapy.ca

For clinic coverage:

Visit www.cpa.bmsgroup.com and select the Clinic Professional Liability option or contact a BMS representative
Toll free: 1-855-318-6136

Professional Liability Basic Cover

- **\$5,000,000 per claim**
- **\$5,000,000 per policy year**

Modality Rates

- Full-time Physiotherapist (more than 800 hours) \$175
- Part-time Physiotherapist (less than 800 hours) \$85

Contact Us:

BMS Canada Risk Services Ltd. (BMS Group)
320 Catherine Street, Suite 21
Ottawa, ON K1R 5T5

Toll Free: 1-855-318-6136

Fax: 613-701-4234

Email: cpa.insurance@bmsgroup.com

Web: cpa.bmsgroup.com

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). For more information on the coverage please contact us.

