

PROFESSIONAL LIABILITY INSURANCE PROGRAM FOR MULTI-DISCIPLINE CLINICS

Coverage

- Coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period
- In the event of a claim, both the professional and the clinic are likely to be named in a statement of claim or lawsuit. The Multi-Discipline Clinic Professional Liability Insurance coverage provides a separate limit of liability to protect the clinic and its assets in such circumstances
- The Multi-Discipline 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
- If the Clinic does not provide services beyond physiotherapy, the Clinic Malpractice Insurance should be purchased by visiting physiotherapy.ca
- Each employee rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance

Please note: All costs quoted are subject to the applicable provincial sales tax: Ontario 8%, Québec 9%, Manitoba 8% and Newfoundland 15%.

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

Coverage can now be purchased or renewed online at 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.

Professional Liability Basic Cover

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

Modality Rates

• Physiotherapist	\$175
• Part-time Physiotherapist	\$85
• Acupuncturist	\$570
• Athletic Therapist	\$225
• Audiologist/Speech Language Pathologist	\$175
• Chiropodist	\$95
• Chiropractors	Referral
• Counselor/Social Worker	\$175
• Dietician	\$210
• Exercise Therapist	\$175
• Kinesiologist	\$175
• Manual Osteopathy	Referral
• Massage Therapist	\$175
• Nutritionist	\$210
• Occupational Therapist	\$65
• Other Rehab Professional	\$65
• Personal Trainer	\$100
• Physiotherapist Assistant	Nil
• Pedorthist	\$175
• Prosthetics	\$175
• Psychologist	\$285
• Registered Nurse	\$350
• Sonographer/X-Ray	\$65
• Therapy Riding Instructor	\$175
• Traditional Chinese Medicine	Referral
• Yoga/Pilates Instructor	\$100

Contact Us

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