

PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability coverage designed for and only available to members of the Canadian Physiotherapy Association

Coverage Options

Option A	
Professional Liability	\$7,000,000 each claim \$10,000,000 limit per policy year
Regulatory Legal Expense (Disciplinary) Cover	\$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	\$196
Option B	
Professional Liability	\$7,000,000 each claim \$10,000,000 limit per policy year
Regulatory Legal Expense (Disciplinary) Cover	\$175,000 each claim \$175,000 limit per policy year
Criminal Defence Cost Reimbursement	\$230,000 each claim \$230,000 limit per policy year
Annual Cost	\$220
Option C	
Professional Liability	\$7,000,000 each claim \$10,000,000 limit per policy year
Regulatory Legal Expense (Disciplinary) Cover	\$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	\$280
Discounts for the Public Sector	
Physiotherapists employed in the public sector qualify for a 15% premium discount.	

All premiums noted above are subject to applicable provincial tax: Ontario 8%, Québec 9%, Manitoba 8% and Newfoundland 15%, other provinces not subject to tax.

Coverage Highlights

- Coverage that exceeds all regulatory requirements
- Cyber Liability and Privacy Coverage – \$50,000
- Maternity and Parental Leave – 1-year coverage extension at no cost
- Retiring? Unlimited ‘tail coverage’ (Extended Reporting Period) at no additional cost
- New grad? Save 50% on your first year of coverage

Understanding Professional Liability Insurance

Professional Liability coverage 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. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

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. The CPA policy runs October 1 to October 1.

About the CPA program:

- Developed for members by members and not driven by profit. Excess reserves are invested back into the profession instead of being maintained by insurers and brokers;
- Coverage provides comprehensive insurance protection for physiotherapists at group discounted premium pricing that is reliable and sustainable;
- Provides coverage not found in employer policies;
- Insured members are protected 24/7 in all physiotherapist employment circumstances anywhere in Canada;
- Coverage provides dedicated superior legal defence services without an hourly limit;
- Our dedication to risk management, emphasizing reduced practice error and enhanced patient safety, invests in prudent practice to reduce future premiums and expand coverage.

Regulatory Legal Expense (Disciplinary) Cover

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 Coverage

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.

Sexual Abuse and Counselling Fund

All options include a maximum funding of \$10,000 for the rehabilitation and therapy of a person who, while a patient or client, suffered abuse in the course of an insured member's practice as a physiotherapist.

Out-of-Country Extension

Out-of-Country Coverage is automatically included for 90 consecutive days at no extra charge for members who travel outside Canada while:

- a. accompanying Canadian patients,
- b. attending academic courses, or
- c. participating in professional exchange programs with other countries

Independent Practice (Clinic or Business)

Protect your clinic or business with Professional Liability insurance for Entity Clinics. In the event of a claim, both the physiotherapist and the clinic are likely to be named in a statement of claim or lawsuit. This insurance protects the clinic and its assets in such circumstances. **Please contact a CPA membership representative to apply.**

When professional health services other than physiotherapy are provided in a clinic, Professional Liability insurance for Multi-discipline Clinics should be purchased. Please contact BMS Group with any questions or to purchase coverage.

Information and applications for discounted Clinic Package policies providing General Liability and Property coverage can be found at www.cpa.bmsgroup.com or by contacting BMS Group.

How to Apply

For Individual Professional Liability coverage please contact CPA. If you have any questions about your coverage, or to purchase Professional Liability insurance for Multi-discipline Clinics, General Liability insurance, or Clinic Business Package insurance (Property, Crime, Business Interruption), please contact BMS Group.

BMS Canada Risk Services Ltd. (BMS Group)

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Ottawa, ON K1R 5T5

Toll Free: 1-855-318-6136

Email: cpa.insurance@bmsgroup.com

Web: www.cpa.bmsgroup.com

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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.

How to report a claim

The policy is written on a claims-made basis meaning the policy to respond to a claim is the policy in effect when a claim is reported. Consequently, 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 client until after speaking with your claims adjustor, Maltman's at 1-800-699-0914. If you are unsure, always err on the side of caution and report a claim.