



# Practice Risk Solutions

Healthcare Professionals Insurance Alliance



## Professional Liability Insurance Program for Physiotherapist Assistants

### New for 2015:

Your CPA insurance now provides more coverage at the lower price. The new, combined PTA/OTA coverage means that you are protected when acting within the scope of practice of a physiotherapist assistant and an occupational therapist assistant.

#### Professional Liability & Commercial General Liability (shared limits)

- \$3,000,000 per claim
- \$3,000,000 per policy year

#### Criminal Defence Costs Reimbursement

- \$25,000 per claim
- \$50,000 per policy year

**Annual Cost: \$150**

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

This insurance coverage is provided on a "claims made" basis and will respond to claims first known and reported during the policy period.

### Extensions of Coverage

Out-of-country coverage is automatically included for 90 consecutive days at no extra cost for members who travel outside Canada while:

- accompanying Canadian patients
- attending academic courses
- participating in professional exchange programs with other countries

### Claims Reporting Procedures

Claims, actual or potential, must be reported within 30 days of you being made aware of a possible claim. No written or oral statement should ever be made, except upon the advice of the insurer. A member should never offer compensation to a patient nor admit liability, as this could interfere legally with the insurer's handling of the claim. To report a claim, please call Maltman's at 1-800-699-0914.

Coverage can now be purchased or renewed online at [www.cpa.bmsgroup.com](http://www.cpa.bmsgroup.com)

### How to Apply

Please visit our website to apply for coverage, or download an application at [www.cpa.bmsgroup.com](http://www.cpa.bmsgroup.com)

### Contact Us

For more information or to clarify what coverage is needed in your circumstance, please contact a BMS representative at the address below.

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](mailto:cpa.insurance@bmsgroup.com)  
 Web: [www.cpa.bmsgroup.com](http://www.cpa.bmsgroup.com)



As a participant within the Healthcare Professionals Insurance Alliance, the CPA program provides practice risk protection that is designed for members by members.