

Professional Liability Insurance Options for Physiotherapists

Per Claim/Per Policy Period	
Professional Liability	\$7,000,000 / \$10,000,000
Regulatory Legal Expense (Disciplinary Defence) Costs	\$160,000 / \$160,000
Criminal Defence Costs Reimbursement	\$210,000 / \$210,000
Option A	Annual Premium \$196
Professional Liability	\$7,000,000 / \$10,000,000
Regulatory Legal Expense (Disciplinary Defence) Costs	\$175,000 / \$175,000
Criminal Defence Costs Reimbursement	\$230,000 / \$230,000
Option B	Annual Premium \$220
Professional Liability	\$7,000,000 / \$10,000,000
Regulatory Legal Expense (Disciplinary Defence) Costs	\$200,000 / \$200,000
Criminal Defence Costs Reimbursement	\$250,000 / \$250,000
Option C	Annual Premium \$280
Regulatory Legal Expense (Disciplinary Defence) Costs	\$160,000 / \$160,000
Option D	Annual Premium \$75

Professional Liability Insurance Options for Physical Rehabilitation Therapists

Per Claim/Per Policy Period	
Professional Liability	\$3,000,000 / \$5,000,000
Regulatory Legal Expense (Disciplinary Defence) Costs	\$50,000 / \$50,000
Criminal Defence Costs Reimbursement	\$150,000 / \$150,000
Option A	Annual Premium \$190
Professional Liability	\$3,000,000 / \$5,000,000
Regulatory Legal Expense (Disciplinary Defence) Costs	\$100,000 / \$100,000
Criminal Defence Costs Reimbursement	\$150,000 / \$150,000
Option B	Annual Premium \$210
Regulatory Legal Expense (Disciplinary Defence) Costs	\$160,000 / \$160,000
Option C	Annual Premium \$75

**All premiums are subject to 9% Quebec provincial tax*

Public sector discount

Physiotherapists working in the public sector are eligible for a 15% discount for professional liability options A, B, and C.



Canadian
Physiotherapy
Association

Association
canadienne de
physiothérapie



Association
québécoise de la
physiothérapie

Definitions

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 or PRT. Your coverage insures payment of 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.

Regulatory Legal Expense (Disciplinary Defence) Costs

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 Costs Reimbursement

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.

If you have any questions regarding your insurance, please contact BMS Canada Risk Services Ltd. (BMS Group) at 1-855-318-6136 or cpa.insurance@bmsgroup.com.

Optional Individual Coverage

Cyber Security & Privacy Liability Coverage

Members have the option to increase their Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Please contact BMS Group if you would like to increase your Cyber and Privacy Liability coverage from \$50,000 to \$1,000,000 for an additional \$75.

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, Crawford & Company, at **1-888-218-2346**. If you are unsure, always err on the side of caution and report a claim.

How to Apply

Contact the Canadian Physiotherapy Association (CPA) to apply for insurance coverage

Canadian Physiotherapy Association

information@physiotherapy.ca

www.physiotherapy.ca

BMS Canada Risk Services Ltd. (BMS Group)

1-855-318-6136

cpa.insurance@bmsgroup.com

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.