



PROFESSIONAL LIABILITY FOR FOREIGN STUDENTS

Coverage Details

- Coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period
- Coverage is provided to foreign students and/or non-Canadian physiotherapists temporarily studying in Canada for periods of up to 33 weeks
- Coverage excludes all U.S.-domiciled practitioners and students need to be referred to BMS for agreement prior to binding
- Subject to receipt of the following information: letter from a university or school, letter from placement clinic or facility, start and finish dates, work must be performed under supervision of a registered/licensed physiotherapist

Professional Liability Coverage Options

Option 1	
\$1,000,000 per occurrence \$1,000,000 per policy period	Annual Cost \$315
Option 2	
\$2,000,000 per occurrence \$2,000,000 per policy period	Annual Cost \$365
Option 3	
\$3,000,000 per occurrence \$3,000,000 per policy period	Annual Cost \$420
Option 4	
\$5,000,000 per occurrence \$5,000,000 per policy period	Annual Cost \$470

Please note:

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%.

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.

Criminal Defense Coverage

Coverage will reimburse insured members for defense 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.

Please note: The policy includes the **Sexual Abuse Therapy and Counselling Fund** coverage for insured members in Ontario. This endorsement provides a maximum funding of \$20,000 for the rehabilitation of a person who, while a patient, suffered abuse in the course of an insured member’s practice of physiotherapy.

How to Apply

Please contact BMS Group or visit www.cpa.bmsgroup.com to purchase coverage.

This insurance is available to all CPA members. Members can purchase insurance coverage at any time; however October 1st is the annual policy renewal date.

BMS Canada Risk Services Ltd (BMS Group)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6136

Email: cpa.insurance@bmsgroup.com

Web: www.cpa.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 wordings, a copy of which can be obtained from BMS Group.