



# PROFESSIONAL LIABILITY COVERAGE DESIGNED FOR MEMBERS OF THE ANIMAL REHAB DIVISION

## BMS and the ARD Program

Participating members of the insurance program receive dedicated legal advice and practice risk resources based on liability trends in physiotherapy. In this model, risk management and animal safety have a direct positive financial impact on future premiums and loss reserves, making them a key priority.

## Coverage Details

Per Member Coverage	
Professional Liability	\$1,000,000 per claim \$2,000,000 per policy year, per member
Regulatory Hearing Expenses Coverage	\$25,000 per claim \$25,000 per policy year
Criminal Defence Cost Reimbursement	\$25,000 per claim \$25,000 per policy year

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

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## 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 an animal rehab therapist. Your coverage ensures payment of both compensatory damages and legal costs associated with a claim, even in cases where the allegations are frivolous.

## Regulatory Legal Expense Coverage

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 defense protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

## 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.

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

## How to Apply

Please contact BMS Group or visit [www.cpa.bmsgroup.com](http://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)

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