



EMPLOYMENT PRACTICES (MANAGEMENT) LIABILITY

Do you employ administrative and/or professional staff? Does your clinic engage independent contractors, volunteers, or students? This insurance is designed for business owners to protect against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and others.

Top reasons to buy this coverage:

1. You make decisions every day that impact your employees, volunteers, students, and contractors, including hiring, compensation, promotions, accommodating disabilities, terminations, and more. Each of these could lead to a claim for a wrongful employment practice even if handled correctly.
2. Even an organization with good human resources policies and procedures can be sued, and the cost of defending a claim can be enormous. It is not uncommon for legal fees associated with winning an employment lawsuit to exceed \$50,000.
3. Employment related claims can disrupt businesses, hurt employee morale, and damage reputations.

How to Apply

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

This insurance is available to all members of the Canadian Physiotherapy Association.

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

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.

Coverage Highlights

- Comprehensive definition of Employment Practices Wrongful Act, which includes:
 - Retaliation;
 - Discrimination;
 - Employment harassment, including sexual harassment, bullying, and hostile work environment;
 - Wrongful termination;
 - Failure to employ or promote;
 - Breach of employment contract.
- Also responds to employment-related allegations of:
 - Deprivation of a career opportunity;
 - Defamation;
 - Negligent evaluation;
 - Wrongful discipline;
 - Misrepresentation.
- Protects your business, executives and employees against allegations made by:
 - Employees;
 - Independent contractors;
 - Volunteers;
 - Students

Limit Options	Price*
\$100,000	\$220
\$250,000	\$295
\$500,000	\$310
\$1,000,000	\$400
Deductible (all Limit Options)	\$1,000

**Rates are for clinics/groups of clinics under the same ownership with less than 25 employees.*