



PROFESSIONAL LIABILITY FOR MEMBERS OF THE ANIMAL REHABILITATION DIVISION (ARD) OF CPA

Professional Liability Insurance (PLI)

Professional Liability insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as an animal rehabilitation therapist. Your coverage ensures payment of both compensatory damages and legal costs associated with a claim.

Annual Premium: \$605

Coverage Details	
Professional Liability	\$1,000,000 per claim \$2,000,000 aggregate
Regulatory Legal Expense	\$25,000 per claim / aggregate
Criminal Defence Cost Reimbursement	\$25,000 per claim / aggregate
Cyber Privacy Liability	\$50,000 per claim / aggregate
Extended Reporting Period	60 days included (extended options available)

Please note: Pricing noted above is subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.

Coverage Definitions

Regulatory Legal Expense

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 Cost 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.

Cyber Privacy Liability

The policy will pay the third party costs the member is legally obligated to pay in respect to claims alleging that the member's professional error or negligence resulted in a breach of confidential information arising from lost or compromised electronic data.

Extended Reporting Period

The CPA insurance policy provides a 60 day extended reporting period at for professional liability claims that are first discovered and filed after you have retired and/or discontinued practice. This can be extended to 5 years for additional premium.

How to Apply

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

This insurance is available to all members of ARD/CPA. Members may join at any time; however October 1 is the annual policy period renewal date.

BMS Canada Risk Services Ltd (BMS)

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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 Canada Risk Services Ltd. (BMS).