



BUSINESS COVERAGE AVAILABLE TO CPA MEMBERS

Clinic Professional Liability

In the event of a claim both the treating professional (any regulated health professional) and the business are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability Insurance (PLI) protects the business and its assets in such circumstances.

This coverage is recommended if you have employees and/or contractors working for or on behalf of your business and/or billing under your business name. Please note that this coverage should be purchased by one individual on behalf of all business owners and / or the business entity. Each employee rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance. If you are a sole proprietor, this coverage is included at no additional cost and your individual PLI policy will automatically extend to cover your business name.

Business Commercial General Liability

Business Commercial General Liability insurance (CGL) protects businesses from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. This is recommended for members who have professionals working for or delivering services on behalf of their business but do not have contents or property to insure. If contents coverage is required, BMS recommends purchasing a Clinic Package policy.

Event Coverage

Coverage for events that are within the scope of practice, (i.e. events that you would typically expect a physiotherapy practice to engage in such as annual meetings, participating in trade shows, attending road races and other sporting events) are included within the CGL. Events that the business is hosting must be referred for approval.



Crime Coverage

Members can also purchase Crime coverage which protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic.



Clinic Package Insurance

The Clinic Package is designed for business owners and independent contractors with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Interruption, and Crime Protection to ensure comprehensive coverage for your business.

Property/Contents coverage includes items usual to a clinic, including professional equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments.

Business Interruption insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business.

Coverage Highlights

Commercial General Liability	\$5,000,000
Contents	\$125,000 (higher limits available)
Business Interruption	Actual Loss Sustained
Crime	\$50,000

Building Coverage

Physiotherapist business owners who own the building in which their clinic is located can also add Building Coverage to their policy. This insures the bricks and mortar of your property, protecting you against loss or damage from a broad range of causes, including natural disasters and other threats to business operations, such as vandalism.



Optional Business Coverage

Cyber Security & Privacy Liability Coverage

Members have the option to purchase a \$1M 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.

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your clinic engage independent contractors, volunteers, or students? EPL coverage protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations with Employment Practices Liability insurance.

Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

How to Report a Claim

In the event of a claim or an occurrence likely to result in a claim under any of these insurance policies, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please refer to the reporting details on your applicable certificate of insurance or contact BMS at 1-855-318-6136.

How to Apply

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

BMS Canada Risk Services Ltd (BMS)

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 Canada Risk Services Ltd. (BMS).