

CLINIC PROFESSIONAL LIABILITY INSURANCE

Coverage

- In the event of a claim, both the professional and the clinic are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability Insurance coverage provides a separate limit of liability to protect the clinic and its assets in such circumstances
- If the Clinic provides services beyond physiotherapy, Multidiscipline Clinic Professional Liability Insurance should be purchased by contacting BMS Group
- Each employee rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance
- Coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period

Extended Reporting Period

The extended reporting period is available to clinics that are suspending, discontinuing or transferring their practice:

- Unlimited period – for \$250

How to Apply

Please contact BMS 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 Canada Risk Services Ltd. (BMS).

Coverage Options

- \$5,000,000 per claim
- \$5,000,000 per policy period
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Modality Rates	
Physiotherapist (Full Time)	\$185
Physiotherapist (Part Time)	\$95
Physiotherapist Assistant	Nil
Acupuncturist	\$570
Athletic Therapist	\$225
Audiologist / Speech Language Pathologist	\$175
Chiropodist	\$95
Chiropractor	\$325
Counsellor / Social Worker	\$175
Dietician	\$210
Ergonomist	\$65
Exercise Therapist	\$175
Fitness Instructor	\$100
Kinesiologist	\$175
Manual Osteopathy	\$325
Massage Therapist	\$175
Nutritionist	\$210
Occupational Therapist	\$65
Other Rehab Professional	\$65
Personal Trainer	\$100
Pedorthist	\$175
Psychologist	\$285
Registered Nurse	\$350
Sonographer / X-Ray	\$65
Traditional Chinese Medicine	\$570
Yoga / Pilates Instructor	\$100

Please note: All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.