

## 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
- 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](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)

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6136

Email: [cpa.insurance@bmsgroup.com](mailto:cpa.insurance@bmsgroup.com)

Web: [www.cpa.bmsgroup.com](http://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).

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

### Coverage Options

- \$5,000,000 per claim
- \$5,000,000 per policy period

Modality Rates	
Physiotherapist (Full Time)	\$185
Physiotherapist (Part Time)	\$95
Physiotherapist Assistant	Nil
Acupuncturist	\$570
Athletic Therapist	\$225
Audiologist / Speech Language Pathologist	\$175
Chiropracist	\$95
Chiropractor	\$325
Counsellor / Social Worker	\$175
Dietician	\$210
Ergonomist	\$65
Exercise Therapist	\$175
Fitness Instructor	\$100
Kinesiologist	\$175
Manual Osteopath	\$325
Massage Therapist	\$175
Nutritionist	\$210
Occupational Therapist	\$65
Pedorthist	\$175
Personal Trainer	\$100
Prosthetics and Orthopedic Appliance Manufacturing	\$175
Psychologist	\$285
Registered Nurse	\$350
Rehabilitation Professional	\$65
Sonographer / X-Ray Technician	\$65
Traditional Chinese Medicine	\$570
Yoga / Pilates Instructor	\$100