

# PROFESSIONAL LIABILITY FOR FOREIGN STUDENTS

## Coverage Details

- Coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period
- Coverage is provided to foreign students and/or non-Canadian physiotherapists temporarily studying in Canada for periods of up to 33 weeks
- Coverage excludes all U.S.-domiciled practitioners and students need to be referred to BMS for agreement prior to binding
- Subject to receipt of the following information: letter from a university or school, letter from placement clinic or facility, start and finish dates, work must be performed under supervision of a registered/licensed physiotherapist

## Professional Liability Coverage Options

<b>Option 1</b>	
\$1,000,000 per occurrence \$1,000,000 per policy period	<b>Annual Cost</b> <b>\$382</b>
<b>Option 2</b>	
\$2,000,000 per occurrence \$2,000,000 per policy period	<b>Annual Cost</b> <b>\$442</b>
<b>Option 3</b>	
\$3,000,000 per occurrence \$3,000,000 per policy period	<b>Annual Cost</b> <b>\$508</b>
<b>Option 4</b>	
\$5,000,000 per occurrence \$5,000,000 per policy period	<b>Annual Cost</b> <b>\$569</b>

**Please note:**

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

## Understanding Professional Liability Insurance

Professional Liability coverage provides insurance protection for wrongful acts to a third party (actual or alleged negligent acts, errors, or omissions) committed when acting within your scope of practice as a physiotherapist. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

### Criminal Defense Coverage

Coverage will reimburse insured members for defense 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.

Please note: The policy includes the **Sexual Abuse Therapy and Counselling Fund** coverage for insured members in Ontario. This endorsement provides a maximum funding of \$25,000 for the rehabilitation of a person who, while a patient, suffered abuse in the course of an insured member’s practice of physiotherapy.

## 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)

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).