



PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability Insurance

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 a physiotherapist or if a complaint is made against you to your regulatory College. PLI protects physiotherapists by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of patient compensation or damages.

Coverage Details

Option A

Professional Liability	\$7,000,000 per claim \$10,000,000 aggregate
Regulatory Legal Expense	\$160,000 per claim/aggregate
Criminal Defence Cost Reimbursement	\$210,000 per claim/aggregate
Sexual Abuse Therapy Fund	\$25,000 per claim/aggregate

Option B

Professional Liability	\$7,000,000 per claim \$10,000,000 aggregate
Regulatory Legal Expense	\$200,000 per claim/aggregate
Criminal Defence Cost Reimbursement	\$250,000 per claim/aggregate
Sexual Abuse Therapy Fund	\$25,000 per claim/aggregate

Coverage Definitions

Regulatory Legal Expense Coverage

The regulatory legal expense endorsement 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 Reimbursement Coverage

Members will be reimbursed for costs associated with defence against criminal charges based on professional interactions if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge.

Sexual Abuse Therapy and Counselling Fund

All options include a maximum funding of \$25,000 for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member's practice as a physiotherapist.

How to Apply

Please contact CPA to purchase individual Professional Liability coverage.

Canadian Physiotherapy Association

955 Green Valley Crescent, Suite 270 Ottawa, ON K2C 3V4
Telephone: 613-564-5454
Toll Free: 1-800-387-8679
Email: insurance@physiotherapy.ca
Web: www.physiotherapy.ca

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).

How to report a claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. 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, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact Crawford & Company (Canada) Inc. at 1-877-805-9168 or by email at BMSclaims@crowco.ca.