



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 an organization regulating your insured profession.

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:

Professional Liability	\$7,000,000 per claim \$10,000,000 aggregate
Regulatory Legal Expenses	OPTION A - \$160,000 OPTION B - \$200,000
Criminal Defence Reimbursement	OPTION A - \$210,000 OPTION B - \$250,000
Sexual Abuse Therapy Fund	\$25,000
Loss of Earnings	Up to \$750 per day
Subpoenaed to Appear <small>NEW</small>	\$50,000
Extended Reporting Period	10 years automatically included
Territorial Limit	Worldwide

Coverage Definitions:

Regulatory Legal Expenses

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 will reimburse insured members for defence 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.

Sexual Abuse Therapy 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.

Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you will be reimbursed for your loss of earnings up to \$750 /day.

Extended Reporting Period

The policy automatically includes up to 10 years of extended reporting period coverage to respond to professional liability claims that arise after you have discontinued practice but are based on professional services rendered while you were a practicing member and prior to expiry of your last active policy.

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@crawco.ca.

HOW TO APPLY

Please contact CPA to purchase individual Professional Liability coverage.

Canadian Physiotherapy Association

613-564-5454 or 1-800-387-8679

insurance@physiotherapy.ca

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 wording, a copy of which can be obtained from BMS.

