

## PROFESSIONAL LIABILITY AND COMMERCIAL GENERAL LIABILITY FOR PHYSIOTHERAPIST ASSISTANTS

Coverage Details	
<b>Professional Liability</b>	\$3,000,000 per claim \$3,000,000 aggregate*
Deductible	Nil
<b>Commercial General Liability</b>	\$3,000,000 per occurrence \$3,000,000 aggregate Shared limit with Professional Liability
Deductible	\$500
Annual Premium: <b>2020-2021:</b>	\$150 <b>\$90 (Member Relief Pricing)</b>

\*\$5,000,000 limit also available for additional premium.

**Please note:** Pricing noted above is subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.

### 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 assistant/occupational therapist assistant.

PLI protects you 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 is written on a claims-made basis and will respond to claims first known and reported during the policy period.

### Commercial General Liability Insurance

Provides coverage to protect against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises and unrelated to the delivery of your professional services.

This insurance is recommended for physiotherapist assistants who contract out their services or bill under their business name. Coverage is written on an occurrence-basis.

Members can also purchase CGL insurance for their Clinics/Businesses.

### Optional Individual Coverage

#### Cyber Security & Privacy Liability Coverage

Members have the option to purchase Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses. Please contact BMS if you have any questions or to secure this coverage.

### 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)

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#### 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).