

INDIVIDUAL PROFESSIONAL LIABILITY INSURANCE

Understanding Professional Liability Insurance

Professional Liability Insurance (PLI) protects you against liability or allegations for injuries or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as an occupational therapist or occupational therapist assistant, or if a complaint is made against you to your provincial regulator. Your coverage insures payment of compensatory damages and legal costs associated with a claim. Coverage is written on a claims-made basis.

Coverage Options

Option 1

Professional Liability	\$6,000,000 per claim / policy period
Regulatory Legal Expense	\$150,000 per claim / policy period
Criminal Defence Cost Reimbursement	\$175,000 per claim / policy period
Sexual Abuse Therapy Fund	\$25,000 per claim / policy period

Option 2

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

Discount for New Graduates

New graduates receive a 50% premium reduction in the first year of practice and a 25% reduction in the second year.

OTA / PTA

Professional Liability	\$6,000,000 per claim / policy period
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Coverage Definitions

Regulatory Legal Expense

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 Cost 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 Fund

All options include funding for the rehabilitation and therapy of a person who, while a client, suffered abuse in the course of an insured member's practice as an occupational therapist or occupational therapist assistant.

How to Apply

Please contact CAOT to purchase Individual Professional Liability coverage.

Canadian Association of Occupational Therapists
Telephone: 613-523 CAOT (2268) ext. 601
Toll Free: 1-800-434 CAOT (2268) ext. 601
Fax: 613-523-2552
Email: membership@caot.ca
Web: www.caot.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 BMS at caot.insurance@bmsgroup.com or call 1-855-318-6024.

Additional Individual Coverage Options

Clinic Professional Liability

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability Insurance protects the clinic and its assets in such circumstances. You should purchase this coverage if you have professionals working for or on behalf of your business, and/or billing under your business name.

Commercial General Liability

Commercial General Liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. This coverage is also known as “slip and fall” insurance because this is the policy that would respond in the event someone falls at your clinic and claims it was a result of your negligence (e.g. water on the floor).

Clinic Package Insurance

Recommended for members who operate a practice with other professionals working for or delivering services on behalf of their business and have contents or property to insure. The package includes CGL, Contents, Business Interruption, and Crime protection to ensure comprehensive coverage for your business.

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 clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

Legal Expense Insurance

The Legal Expense Insurance policies automatically include the Legal Services Package, combined with coverage that empowers you to defend or pursue your rights in court. Members can purchase Personal Legal Solutions and/or Business Legal Solutions.

24 Hour Accident Insurance

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death. Provides a lump sum benefit where: a loss or death occurs due to an Accident, and where, as the result of accidental injury, the disablement results in a permanent total disability.

How to Apply

Please contact BMS or visit www.caot.bmsgroup.com to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

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

Toll Free: 1-855-318-6024
Email: caot.insurance@bmsgroup.com
Web: www.caot.bmsgroup.com