



# 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 with an organization regulating your insured profession. 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 / \$6,000,000
Regulatory Legal Expenses	\$150,000
Criminal Defence Cost Reimbursement	\$175,000
Sexual Abuse Therapy Fund	\$25,000

OPTION 2	
Professional Liability	\$10,000,000 / \$10,000,000
Regulatory Legal Expenses	\$200,000
Criminal Defence Cost Reimbursement	\$200,000
Sexual Abuse Therapy Fund	\$25,000

## 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. Members who take maternity or parental leave and who will be working fewer than 6 consecutive months throughout the membership year qualify for a 50% premium reduction.

OTA / PTA/ IA	
Professional Liability	\$6,000,000 / \$6,000,000

## 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 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 Therapy 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 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](mailto:caot.insurance@bmsgroup.com) or call 1-855-318-6024.**

## HOW TO APPLY

Please contact CAOT to purchase Individual Professional Liability coverage.

Canadian Association of Occupational Therapists

1-800-434 CAOT (2268) ext. 601

[membership@caot.ca](mailto:membership@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 wording, a copy of which can be obtained from BMS.

