

PROFESSIONAL LIABILITY, COMMERCIAL GENERAL LIABILITY & CONTENTS INSURANCE

Professional Liability

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 an osteopath, or if a complaint is made against you to your professional body. PLI protects osteopaths 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 client compensation, or damages.

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 office and claims it was a result of your negligence (e.g. water on the floor).

Property/Contents/Crime/Business Income

Property/Contents covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock and improvements and betterments.

Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic.

Business Income insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

Limits	Practitioner Cost	Student Cost
Professional Liability \$5,000,000 per occurrence / \$5,000,000 annual aggregate	\$396	\$279
Commercial General Liability \$5,000,000 per occurrence / \$5,000,000 annual aggregate		
Contents/Crime/Business Income Property/Contents - \$10,000 Crime - \$10,000 Business Income - \$50,000		

Professional Liability includes the following:

Disciplinary / Regulatory legal Expense	\$150,000
Criminal Defence Reimbursement	\$150,000
Loss of Documents	\$5,000
Therapy & Counselling Fund	\$25,000 per occurrence / \$50,000 aggregate
Loss of Earnings	Up to \$750 per day
Privacy & Data protection	\$50,000
Libel & Slander	\$50,000

Commercial General Liability includes the following:

Tenant’s Legal Liability	\$500,000
Employee Benefits	\$1,000,000
Employer’s Liability	\$1,000,000
Medical Expenses	\$25,000 per person

Please note: All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.

How to Apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

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

Toll Free: 1-844-517-1370

Email: cfo.insurance@bmsgroup.com

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).

Professional Liability Coverage Definitions

Disciplinary / Regulatory Legal Expense

The regulatory legal expense endorsement provides coverage for legal costs associated with having to respond to a complaint or appear at a disciplinary hearing with your professional 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 Coverage / Abuse Limitation

Coverage will reimburse insured members up to \$150,000 for defence costs associated with a case filed under the Criminal Code related to their insured practice if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge. Members also have access to reimbursement of defence costs up to \$250,000 for the legal costs associated with the defence of an abuse allegation derived from professional services, if found not guilty.

Therapy and Counselling Fund

The policy includes a maximum funding of \$25,000 per occurrence and \$50,000 aggregate for the therapy and counselling of a person who, while a client, suffered sexual abuse in the course of an insured member's practice as an osteopath.

How to Report a Claim

Prompt claims notification is very important. Claims, actual or potential, must be reported immediately to the insurer. Please do not correspond directly with your client until after speaking with your claims adjustor. If you are unsure, always err on the side of caution.

To report a claim, contact Berkley Canada by email at claims@berkleycanada.com.

Additional Coverage Options

Members who are also delivering professional services beyond those of an osteopath can purchase insurance coverage for these activities. Coverage is available for:

Physiotherapy, Athletic Therapy, Massage Therapy, Acupuncture, Naturopathy, Occupational Therapy, Yoga Teacher, Personal Trainer, Kinesiology, First Responder (teaching only), Pilates, and Certified Rolfer.

Clinic Professional Liability

Recommended for businesses with other healthcare professionals working for or on behalf of your business and/or billing under your business name. Please note that this coverage should be purchased by one individual on behalf of all business owners and / or the business entity. If your business is a personal corporation, sole proprietorship, or partnership, this coverage is included at no

additional cost and your individual PLI policy will automatically extend to cover your business name.

Option	Annual Cost
1-5 Professionals	\$165
6-10 Professionals	\$215

Business Commercial General Liability

The coverage responds in the event that a commercial general liability claim arises from the actions of an employee. Business Commercial General Liability is recommended if you have other professionals working for, or on behalf of your clinic.

Option	Annual Cost
Sole Proprietor	No charge
1-5 Professionals	\$350
6-10 Professionals	\$550

Cyber Security & Privacy Liability Coverage

Members can purchase a comprehensive Cyber Security and Privacy Liability policy to 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.

**For Individuals - \$115 for \$1M limit.
For Businesses – price based on revenue.**

Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defense costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

Limit Option	Annual Cost
\$100,000	\$250
\$250,000	\$345
\$500,000	\$365
\$1,000,000	\$475

Legal Services Package

Specialized legal helpline for personal and business matters. For **\$30/year**, CFO members have access to an unlimited legal assistance helpline, a document library with 150+ templates online, and a simple document review service (up to 8 pages).