

PROFESSIONAL LIABILITY, COMMERCIAL GENERAL LIABILITY & CONTENTS INSURANCE

Coverage

Limits	Annual Cost
Professional Liability \$5,000,000 per occurrence / \$5,000,000 annual aggregate	\$370 Practitioner
Commercial General Liability \$5,000,000 per occurrence / \$5,000,000 annual aggregate	\$260 Student
Contents/Crime/Business Income Property/Contents - \$10,000 Crime - \$10,000 Business Income - \$50,000	

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

Professional Liability also includes the following:

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

Commercial General Liability also includes the following:

Tenant's Legal Liability	\$500,000 aggregate
Products revenues	Up to \$35,000
Employee Benefits	\$1,000,000 aggregate
Employer's Liability	\$1,000,000
Medical Expenses	\$25,000 per person

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).

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).

How to Apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd (BMS Group)

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

Toll Free: 1-844-517-1370

Email: cfo.insurance@bmsgroup.com

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 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.

Additional Coverage Options

Other Professional Services

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), and Certified Rolfer.

Clinic Professional Liability

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

Option	Annual Cost
Sole Proprietor	No charge
Additional Professionals (1-5)	\$150
Additional Professionals (6-10)	\$195

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
Additional Professionals (1-5)	\$350
Additional Professionals (6-10)	\$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 - \$98 for \$1M limit.

For Businesses – price based on revenue.

How to Report a Claim

Prompt claims notification is very important. Claims, actual or potential, must be reported immediately to the insurer. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your client until after speaking with your claims adjuster. If you are unsure, always err on the side of caution.

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