



TAILORED INSURANCE SOLUTIONS FOR ATHLETIC THERAPISTS

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 an Athletic Therapist, or if a complaint is made against you to an organization regulating your insured profession. Your coverage insures payment of both damages and legal costs associated with a claim.

2025-2026 Professional Liability Coverage Highlights:

Policy Form	Claims Made
Disciplinary Expense (Inclusive of Human Rights Tribunals & Awarded Costs) ENHANCED	\$175,000
Criminal Defence Cost Reimbursement (Excluding Abuse)	\$210,000
Abuse Defence Cost Reimbursement	\$100,000
Therapy & Counselling Fund	\$25,000 per claim / \$50,000 aggregate
Loss of Earnings	Up to \$1,000 per day
Loss of Documents	\$50,000 per claim / \$100,000 aggregate
Extended Reporting Period	Included
Legal Support	Included

2025-2026 Commercial General Liability Coverage Highlights:

Policy Form	Occurrence Basis
Bodily Injury & Property Damage	To limit selected
Personal & Advertising Liability	To limit selected
Medical Expenses	\$25,000 per person
Tenants Legal Liability	\$2,000,000 any one premises
Employers Liability	\$2,000,000
Employee Benefits Liability	\$1,000,000

Coverage Options:

ATHLETIC THERAPIST	
Professional Liability & Commercial General Liability	\$5,000,000 per claim \$5,000,000 per policy period
ATHLETIC THERAPIST EMPLOYED OR CONTRACTED BY A PROFESSIONAL SPORTS TEAM	
Professional Liability & Commercial General Liability	\$1,000,000 per claim \$3,000,000 per policy period OR \$5,000,000 per claim \$5,000,000 per policy period

Coverage Definitions:

Disciplinary Expense

Coverage is provided for legal expenses associated with having to appear at a disciplinary hearing with a regulatory or professional body. In the event of a complaint or investigation, members are provided with superior legal representation and defense protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

HOW TO APPLY

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

**BMS Canada Risk
Services Ltd. (BMS)**

☎ 1-855-318-6556
✉ cata.insurance@bmsgroup.com
🌐 www.cata.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 wording, a copy of which can be obtained from BMS.

bms.

Commercial General Liability Insurance

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor and injure themselves or you may cause damage to a client's home or to a facility in which you practice.



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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.

Therapy & Counselling Fund

Coverage includes a maximum funding of \$25,000 per claim /\$50,000 aggregate for the rehabilitation and therapy of a person who, while a patient or client, suffered abuse in the course of an insured member's practice as an athletic therapist.

Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you will be reimbursed for your loss of earnings up to \$1,000/day.

Loss of Documents

Coverage is provided to replace a third party's loss of physical documents. For example, if a member were to lose patient or client's files, or if the files were destroyed due to fire.

Extended Reporting Period

The policy includes an extended reporting period for Professional Liability claims that are first discovered and filed after you have retired and/or discontinued practice, in respect to acts, errors and omissions committed prior to the expiry of your last active policy.

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, contact Berkley Canada at claims@berkleycanada.com.

Legal Support

Miller Thomson On Call – Berkley Legal Support Program is a unique service designed for members participating in the CATA Insurance Program. Miller Thomson provides 24/7 consultation with respect to professional malpractice claims or potential claims and/or investigations or disciplinary actions. Legal experts are moments away with practical and timely assistance on all areas of risk covered by your insurance program.

Advantages of calling:

- Reduce risk of litigation and risk mitigation
- Identify potential liability issues
- Protect information gathered and documents generated by investigation from disclosure
- Determine recommended manner of investigation

Miller Thomson On-Call hotline: 1-800-387-4452

Urgent After Hours: 647-281-7091

Email: mtoncall@millerthomson.com

Additional Insurance Products & Services:

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 business and its assets in such circumstances.

If you are incorporated and work independently with no other healthcare professionals billing under your business name, you will not need to purchase this coverage. Your individual professional liability, if purchased through CATA, will automatically extend to your business name at no additional premium. However, **this coverage is recommended if you have employees and/or contractors working for or on behalf of your business and/or billing under your business name.**

Members who employ professionals outside the scope of athletic therapy should be aware that their entity/business can be named along with the individual professional in a Professional Liability lawsuit. Please contact BMS for more information or to purchase Multidiscipline Clinic Professional Liability insurance.

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Clinic Package Insurance

CATA's Clinic Package is designed for business owners and independent contractors with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Income, and Crime Protection to ensure comprehensive coverage for your business.

Property/Contents coverage includes items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments for which you are responsible. **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). **Crime coverage** protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business.

Legal Expense for Insurance Audits

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. Members can now access Insurance Audit Coverage for legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.

Cyber Security & Privacy Liability

You can secure a policy to manage the risk of holding personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Personal & Family Cyber Protection

Protect yourself and your family against cyberattacks, identity theft, and data breaches. This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyber bullying, and more.

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? This insurance protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

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.

Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

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.




Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

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