

## CLINIC PROFESSIONAL LIABILITY INSURANCE

### Understanding Clinic PLI

In the event of a claim, both the treating professional (any regulated health 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.

Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and /or business entity.

### Extended Reporting Period

An Extended Reporting Period is available to clinics that are suspending, discontinuing or transferring their practice:

- **\$250** for 5 years of extended reporting

### Coverage Limits:

**\$5,000,000 per claim**  
**\$5,000,000 per policy year**  
 Nil Deductible

Number of Professional Staff	Annual Premium
2-5	<b>\$175</b>
6-10	<b>\$275</b>

### Modality Rates

Modality	Rate per Professional
Chiroprapist / Pedorthist	<b>\$204</b>
Counsellor / Social Worker	<b>\$204</b>
Dietician	<b>\$242</b>
Kinesiologist	<b>\$204</b>
Massage Therapist	<b>\$204</b>
Occupational Therapist	<b>\$88</b>
Osteopath	<b>\$358</b>
Physiotherapist	<b>\$204</b>
Sonographer	<b>\$110</b>
Personal Trainer	<b>\$110</b>

Please note: All premiums are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 7%, Saskatchewan 6% and Newfoundland 15%, other provinces are not subject to tax.

### How to Apply

Please visit [www.cata.bmsgroup.com](http://www.cata.bmsgroup.com) or contact BMS to purchase or renew your coverage.

#### BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209  
 Ottawa ON K1S 5J3

Toll Free: 1-855-318-6556

Email: [cata.insurance@bmsgroup.com](mailto:cata.insurance@bmsgroup.com)

Web: [www.cata.bmsgroup.com](http://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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS). For more information on the coverage please contact us.