

PROFESSIONAL LIABILITY & COMMERCIAL GENERAL LIABILITY INSURANCE

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. Your coverage insures payment of both damages and legal costs associated with a claim.

Commercial General Liability Insurance

Commercial General Liability (CGL) insurance protects you from claims arising from injury or property damage that you (or your business) may cause to another person, as a result of your business 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.

Coverage Options:

Athletic Therapist

Professional Liability & Commercial General Liability \$5,000,000 each 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 each claim
\$3,000,000 per policy period
OR
\$5,000,000 each claim
\$5,000,000 per policy period

Coverage Highlights:

Professional Liability	
Policy Form	Claims made
Regulatory Legal Expense Costs	\$175,000 per claim / aggregate
Criminal Defence Cost Reimbursement (Excluding Abuse)	\$210,000 per claim / aggregate
Abuse Defence Cost Reimbursement	\$100,000 per claim / aggregate
Therapy & Counselling Fund	\$25,000 per claim / \$50,000 aggregate
Loss of Earnings	\$1,000 per day
Loss of Documents	\$50,000 per claim / \$100,000 aggregate
Extended Reporting Period	Included
Legal Support	Included
Commercial General Liability	
Policy Form	Occurrence
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 Definitions:

Regulatory Legal Expense Costs

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.

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.

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@millertomson.com

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

Claims must be reported to: Berkley Canada
Attention: Claims Department, Berkley Canada
145 King Street West, Suite 1000, Toronto, ON, M5H1J8 or e-mail: claims@berkleycanada.com.

How to Apply

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

The CATA Insurance Program runs on a common renewal date of December 31; however members can purchase coverage at any time throughout the policy period.

BMS Canada Risk Services Ltd (BMS)

Toll Free: 1-855-318-6556

Email: cata.insurance@bmsgroup.com

Web: 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.