

# PROFESSIONAL LIABILITY AND 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.

Coverage is afforded on a “claims-made and reported” basis and will respond to claims made during the policy period, regardless of when the incident occurred.

## 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 is afforded on an “occurrence-form” basis which covers losses that happen during the time you have the policy, regardless of when you file a claim.

## Coverage Options

Athletic Therapist	
Professional Liability and Commercial General Liability	\$5,000,000 each claim \$5,000,000 limit per policy period
Annual Cost	\$168
Athletic Therapist Employed or contracted by a professional sports team	
Professional Liability and Commercial General Liability	\$1,000,000 each claim \$3,000,000 limit per policy period
Annual Cost	\$215
Professional Liability and Commercial General Liability	\$5,000,000 each claim \$5,000,000 limit per policy period
Annual Cost	\$430

Note: Cost includes broker fee and is subject to the applicable HST: NB, NL, NS, and PEI 15%; ON 13%; AB, BC, MB 7%, NWT, NU, QC 9%, SK, YK 5%

## Coverage Highlights

Professional Liability	
Regulatory Legal Expense Costs	\$175,000 per claim / aggregate
Criminal Defence Cost Reimbursement	\$210,000 per claim / aggregate
Sexual Abuse Therapy and 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
Maternity / Parental Leave	Included
Extended Reporting Period	Unlimited at no cost if you have been in the program for the last 2 years
Commercial General Liability	
Bodily Injury and Property Damage	To limit selected
Personal & Advertising Liability	To limit selected
Medical Expenses	\$25,000 per person
Tenants Legal Liability	\$2,000,000
Employers Liability	\$2,000,000
Employers Benefits Liability	\$1,000,000

## Coverage Definitions

### Regulatory Expense Coverage

Coverage is provided for legal expenses associated with having to appear at a disciplinary hearing with a regulatory body or agency. 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.

### Sexual Abuse Therapy and 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.

## How to report a claim

The Insured must see to it that the Insurer is promptly notified of any Injury or circumstance which may result in a Claim.

No written or oral statement should ever be made, except upon the advice of the Insurer. Please do not offer compensation or admit liability to a patient, as this could interfere legally with the Insurer's handling of the claim.

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](mailto:claims@berkleycanada.com).

## How to Apply

Please visit [www.cata.bmsgroup.com](http://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)

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.

## Additional Coverage Options

### Clinic Professional Liability (Legal Entity) Coverage

In the event of a claim, both the treating professional and your business name are likely to be named in a statement of claim or lawsuit. Legal Entity Coverage protects the business and its assets in such circumstances. This coverage is recommended if you have professionals working for, or on behalf of, your business and billing under your business name.

### Clinic Package

The CATA program offers a Business Package which includes Commercial General Liability Insurance (CGL), Contents, Crime, and Business Interruption. Members who operate a private practice in which they are the sole professional, and also rent or own a space for which they require contents coverage are encouraged to consider purchasing this product.

### Cyber Security & Privacy Liability

Members can purchase Cyber Security and Privacy Liability coverage to better 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. Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses.