

## INDIVIDUAL PROFESSIONAL LIABILITY INSURANCE

Professional Liability coverage designed for and only available to members of the Canadian Association of Occupational Therapists.

### Coverage Options

#### Option 1

|                                     |  |
|-------------------------------------|--|
| Professional Liability              | \$6,000,000 per claim<br>\$6,000,000 per policy period |
| Regulatory Legal Expense            | \$150,000 per claim<br>\$150,000 per policy period     |
| Criminal Defence Cost Reimbursement | \$175,000 per claim<br>\$175,000 per policy period     |
| Annual Cost:                        | \$73   |

#### Option 2

|                                     |  |
|-------------------------------------|--|
| Professional Liability              | \$10,000,000 per claim<br>\$10,000,000 per policy period |
| Regulatory Legal Expense            | \$200,000 per claim<br>\$200,000 per policy period       |
| Criminal Defence Cost Reimbursement | \$250,000 per claim<br>\$250,000 per policy period       |
| Annual Cost:                        | \$127  |

#### Discount for New Graduates

New graduates receive a 50% premium reduction in the first year of practice and a 25% reduction in the second year.

#### OTA / PTA

|                        |  |
|------------------------|--|
| Professional Liability | \$6,000,000 per claim<br>\$6,000,000 per policy period |
| Annual Costs:          | \$76   |

**Please note:** All options noted above are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%. BMS collect a fee and/or commission for services rendered which is included in the annual costs shown above. Please refer to [www.caot.ca](http://www.caot.ca) for details.

### Understanding Professional Liability Insurance

Professional Liability Insurance (PLI) protects members against liability or allegations for injuries or damages to a third party (such as a client) that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as an occupational therapist or occupational therapist assistant. Your coverage insures payment of compensatory damages and legal costs associated with a claim.

Coverage is written on a claims-made basis.

#### How to Apply

Please contact CAOT to purchase individual Professional Liability coverage.

This insurance is available to all CAOT members.

#### Canadian Association of Occupational Therapists

Telephone: 613-523 CAOT (2268) ext. 601  
Toll Free: 1-800-434 CAOT (2268) ext. 601  
Fax: 613-523-2552  
Email: [membership@caot.ca](mailto:membership@caot.ca)  
Web: [www.caot.ca](http://www.caot.ca)

#### 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, please contact BMS at [caot.insurance@bmsgroup.com](mailto:caot.insurance@bmsgroup.com) or 1-855-318-6024.

## Coverage Definitions

### Legal Expense Coverage

The regulatory legal expense endorsement provides coverage for legal costs associated with having to appear at a disciplinary hearing with a provincial regulatory 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

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 Fund

All options include a maximum funding of \$25,000 for the rehabilitation and therapy of a person who, while a client, suffered abuse in the course of an insured member's practice as an occupational therapist or occupational therapist assistant.

### Extended Discovery and Reporting Period

For members discontinuing practice or retiring, the insurance policy automatically provides **7 years** of extended reporting for claims that are first discovered and filed after you have retired and no longer practice.

## How to report a claim

The Insured shall ensure that the Insurer is promptly notified of any injury or circumstance which may give rise to a claim. No written or oral statement should ever be made, except upon the advice of the Insurer. A member should never offer compensation to a patient nor admit liability, as this could interfere legally with the Insurer's handling of the claim. To report a claim, please contact BMS at [caot.insurance@bmsgroup.com](mailto:caot.insurance@bmsgroup.com) or 1-855-318-6024.

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## Optional Individual Coverage

### Cyber Security & Privacy Liability Coverage

Members have the option to 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.

### 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 clinic and claims it was a result of your negligence (e.g. water on the floor).

Renew or purchase Cyber Security & Privacy Liability coverage and/or Commercial General Liability insurance online at [www.caot.bmsgroup.com](http://www.caot.bmsgroup.com) or contact BMS at 1-855-318-6024 or [caot.insurance@bmsgroup.com](mailto:caot.insurance@bmsgroup.com)

### How to Apply

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

This insurance is available to all CAOT members. Members can purchase insurance coverage at any time; however, October 1st is the annual policy renewal date.

### BMS Canada Risk Services Ltd (BMS)

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

Toll Free: 1-855-318-6024  
Email: [caot.insurance@bmsgroup.com](mailto:caot.insurance@bmsgroup.com)  
Web: [www.caot.bmsgroup.com](http://www.caot.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.