

PROFESSIONAL LIABILITY INSURANCE FOR BUSINESSES

Clinic Professional Liability

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 (PLI) protects the business and its assets in such circumstances.

If you are a sole proprietor, this coverage is included at no additional cost and your individual PLI policy will automatically extend to cover your business name. 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 this coverage should be purchased by one individual on behalf of all business owners and / or the business entity. Coverage limits are shared between yourself and your business name and are subject to additional premium.

Multidiscipline Clinic Professional Liability

If you are a sole proprietor, this coverage is included at no additional cost and your individual PLI policy will automatically extend to cover your business name. However, this coverage is recommended if you are a business owner and have other health professionals **beyond occupational therapists** working for or on behalf of your business and/or billing under your business name.

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

Each professional within the clinic must carry minimum \$5,000,000 individual Professional Liability coverage.

Extended Reporting Period

Extended reporting period coverage is available for up to 7 years at no additional cost to clinics that are discontinuing their practice.

How to Apply

Clinic Professional Liability Insurance and Multidiscipline Clinic Professional Liability Insurance are now administered by BMS. Please contact BMS or visit www.caot.bmsgroup.com to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

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

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Email: caot.insurance@bmsgroup.com
Web: 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).