

MULTIDISCIPLINE CLINIC PROFESSIONAL LIABILITY INSURANCE

Understanding Multidiscipline Clinic PLI

This policy responds if your business name is brought into a statement of claim or lawsuit alleging negligence or malpractice.

Following an incident, a client's legal counsel will commonly name all individuals involved in the client's care, including the business or clinic as the larger provider of services. A Multidiscipline Clinic PLI policy protects your business assets in these circumstances.

Business owners should consider purchasing this coverage if other health professionals beyond occupational therapists are working for or on behalf of your business and/or billing under your business name. You must provide confirmation that each professional employed or contracted by the clinic carries their own Individual Professional Liability Insurance.

Extended Reporting Period

The extended reporting period is available to clinics that are suspending, discontinuing or transferring their practice:

- 7 years – for \$115

How to Apply

Please contact BMS or visit 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 Group)

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

Toll Free: 1-855-318-6024

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.

Coverage Limit and Rates

- \$6,000,000 per claim
- \$6,000,000 per policy year

Each professional working for or on behalf of the business and/or billing under the business name must carry minimum \$5,000,000 individual Professional Liability coverage.

Modality Rates:

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|--|-----------------|
| • Occupational Therapist | \$129 |
| - Full Time | \$184 |
| - Not insured through CAOT | \$88 |
| - Part time | \$594 |
| • Acupuncturist | \$347 |
| • Aesthetician | \$183 |
| • Audiologist / Speech Language Pathologist | |
| • Chiropracist | Referral |
| • Counsellor / Social Worker | \$184 |
| • Dietician | \$217 |
| • Ergonomist | \$233- Referral |
| • Exercise Therapist | \$193 |
| • Kinesiologist | \$184 |
| • Massage Therapist | \$184 |
| • Osteopath | Referral |
| • Personal Trainer | \$165 |
| • Physiotherapist | \$184 |
| - Full Time | \$134 |
| - Part Time | |
| • Pedorthist | Referral |
| • Prosthetics | Referral |
| • Psychologist | \$495 |
| • Relationship Development Intervention Consultant (RDI) | \$471 |
| • Sonographer / X-Ray | \$124 |
| • Vocational Evaluator | \$233- Referral |
| • Yoga / Pilates Instructor | \$165 |

Excluded disciplines: Chiropractor, Physician, Naturopath

Please note:

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.