

## 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 \$6,000,000 per policy period
Regulatory Legal Expense	\$150,000 per claim \$150,000 per policy period
Criminal Defence Cost Reimbursement	\$175,000 per claim \$175,000 per policy period
Annual Cost:	\$64
Option 2	
Professional Liability	\$10,000,000 per claim \$10,000,000 per policy period
Regulatory Legal Expense	\$200,000 per claim \$200,000 per policy period
Criminal Defence Cost Reimbursement	\$250,000 per claim \$250,000 per policy period
Annual Cost:	\$106
OTA / PTA	
Professional Liability	\$6,000,000 per claim \$6,000,000 per policy period
Criminal Defence Cost Reimbursement	\$50,000 per claim \$100,000 per policy period
Annual Costs:	\$65
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.	

**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 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 and expires on October 1 of each year.

### How to Apply

Please contact CAOT to purchase individual Professional Liability 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.

#### Canadian Association of Occupational Therapists

100-34 Colonnade Road  
Ottawa, ON K2E 7J6

Telephone: 613-523 CAOT (2268) ext. 225  
Toll Free: 1-800-434 CAOT (2268) ext. 225  
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

### Regulatory 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.

### Prior Acts Coverage

All options include full prior acts coverage providing insurance for any incident leading to a claim that you have not yet been made aware. This coverage is applicable to your practice as an occupational therapist since the beginning of your career.

### Sexual Abuse Fund

All options include a maximum funding of \$20,000 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.

### Out of Country Extension

Coverage territory is extended to anywhere in the world at no cost for a maximum of 90 days from the date of departure from Canada but only while the insured member is;

- a. accompanying Canadian clients on trips
- b. attending academic courses
- c. participating in professional exchange programs with other countries

Please note an injury must give rise to a claim or action instituted within Canada or the United States of America.

### 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

Prompt claims notification is very important and should be made within 30 days of receiving a formal notice or statement of claim. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your client until after speaking with your claims adjustor. If you are unsure, always err on the side of caution and report a claim to BMS at [caot.insurance@bmsgroup.com](mailto:caot.insurance@bmsgroup.com) or 1-855-318-6024.

## 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)