

## PROFESSIONAL LIABILITY INSURANCE PROGRAM

Insurance coverage designed for and available only to members of the Association of Canadian Ergonomists (ACE)

### Coverage for Individuals

Professional Liability	
Option 1 Limit	\$2,000,000 each claim \$2,000,000 limit per policy year
CCCPE Certified Members Premium:	\$125
Non-Certified Members Premium:	\$155
Option 2 Limit	
Option 2 Limit	\$5,000,000 each claim \$5,000,000 limit per policy year
CCCPE Certified Members Premium:	\$175
Non-Certified Members Premium:	\$205

Commercial General Liability	
Option 1 Limit	\$2,000,000 each claim \$2,000,000 limit per policy year
Premium:	\$250
Option 2 Limit	
Option 2 Limit	\$5,000,000 each claim \$5,000,000 limit per policy year
Premium:	\$325

**Please note:** All options noted above are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15%, & SK 6%.

### Above Options Also Include:

- Regulatory Legal Defense \$75,000
- Cyber Liability & Privacy \$50,000
- Nil deductible
- Patient Therapy & Counselling Fund \$20,000

### 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 ergonomist or if a complaint is made against you to your regulatory College. PLI protects ergonomists by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of patient compensation, or damages. Coverage is written on a claims-made basis and expires on January 1 of each year.

### Commercial General Liability

Provides coverage to protect against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises and unrelated to the delivery of your professional services. This insurance is recommended for ergonomists who contract out their services or bill under their business name.

### How to Apply

Please contact BMS to purchase coverage.

This insurance is available to all members of the Association of Canadian Ergonomists.

Members can purchase insurance coverage at any time; however January 1st is the annual policy renewal date.

#### BMS Canada Risk Services Ltd.

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

Toll Free: 1-855-318-6558

Fax: 613-701-4324

Email: [ace.insurance@bmsgroup.com](mailto:ace.insurance@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).

## 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 Reimbursement Coverage

Members will be reimbursed for costs associated with defence against criminal charges based on professional interactions if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge.

### Sexual Abuse Therapy and Counselling Fund

All options include a maximum funding of \$20,000 for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member's practice as a physiotherapist.

## 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 patient until after speaking with your claims adjustor. If you are unsure, always err on the side of caution.

**To report a professional liability insurance claim, please call the ACE claims adjusters at Crawford & Company at 1-877-805-9168 or email [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca).**

## Business Coverage

### Business Professional Liability Insurance

In the event of a claim, both the professional in question and the Business are likely to be named in a statement of claim or lawsuit. Business Professional Liability Insurance protects the business and its assets in such circumstances. You should purchase this coverage if you have other professionals working for, or on behalf of, your business and billing under your business name. In addition, if you do not have employees but have an incorporated business, coverage is recommended.

### Office Contents and Crime Insurance

Office contents and crime insurance protects tangible business assets, such as computers, equipment, renovations/improvements, patient files, etc. that are located at your place of business.

For more information on our business coverages or to report a claim please contact the BMS Group directly by phone at **1-855-318-6558**.

### Cyber Security & Privacy Liability Coverage

The ACE Professional Liability policy automatically includes \$50,000 of Cyber Privacy Liability Coverage. Members can enhance and increase their coverage by purchasing a \$1,000,000 standalone Cyber Security & Privacy Liability policy. This coverage is designed help members 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 for their Clinics/Businesses.

Please contact BMS if you have any questions or to secure this coverage.