



# LIABILITY INSURANCE SOLUTIONS FOR CFO MEMBERS

## 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 Osteopath\*, or if a complaint is made against you to your professional body. PLI protects Osteopaths 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 client compensation, or damages.

PROFESSIONAL LIABILITY	
Limit of Liability	\$5,000,000 per claim/ aggregate
Disciplinary/Regulatory Legal Expense	\$150,000
Defence Costs for Alleged Criminal Acts Excluding Abuse	\$150,000
Defence Costs for Abuse	\$250,000
Therapy & Counselling	\$25,000 per claim/ \$50,000 aggregate
Loss of Earnings	Up to \$750 per day

## 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. For example, a client may slip and fall on a wet floor on your premises or you may accidentally cause property damage during a home visit.

COMMERCIAL GENERAL LIABILITY	
Limit of Liability	\$5,000,000 per claim/ aggregate
Tenant's Legal Liability	\$500,000
Employee Benefits	\$1,000,000
Employer's Liability	\$1,000,000
Medical Expenses	\$25,000 per person

\* Where the term Osteopath represents Osteopaths practicing manual osteopathy and is differentiated from osteopathic physicians practicing osteopathic medicine. Other common terms include Osteopathic Manual Practitioner (Ontario), Osteopathic Manual Therapist (Alberta and Manitoba), Osteopathic Practitioner (British Columbia).

## Property/Contents/Crime/Business Income



**Property/Contents** covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock and improvements/betterments for which you are responsible.



**Crime coverage** protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office.



**Business Income** insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril.

PROPERTY/CONTENTS/CRIME/BUSINESS INCOME	
Property/Contents	\$10,000 (higher limits available)
Crime	\$10,000
Business Income	\$50,000

## How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, contact Berkley Canada at [claims@berkleycanada.com](mailto:claims@berkleycanada.com).

## Coverage Definitions:

### Disciplinary/Regulatory Legal Expense

This endorsement provides coverage for legal costs associated with having to respond to a complaint or appear at a disciplinary hearing with your professional 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.

## HOW TO APPLY

Please contact BMS to purchase coverage.

**BMS Canada Risk Services Ltd. (BMS)**

1-844-517-1370

cfo.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 wording, a copy of which can be obtained from BMS.





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## Defence Costs for Alleged Criminal Acts/ Defence Costs for Abuse

Coverage will reimburse insured members up to \$150,000 for defence costs associated with a case filed under the Criminal Code related to their insured practice if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge. Members also have access to reimbursement of defence costs up to \$250,000 for the legal costs associated with the defence of an abuse allegation derived from professional services, if found not guilty.

## Therapy & Counselling

The policy includes a maximum funding of \$25,000 per occurrence and \$50,000 aggregate for the therapy and counselling of a person who, while a client, suffered sexual abuse in the course of an insured member's practice as an osteopathic practitioner.

## Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you will be reimbursed for your loss of earnings up to \$750/day.

## Additional Coverage Options :

### Professional Liability Insurance for your Business

Recommended for businesses with other health care professionals (employees or contractors) working for or on behalf of your business and/or billing under your business name. Provides coverage should your business be named in a professional liability claim. Coverage limit is shared with your primary PLI policy.

### Business Commercial General Liability

Business Commercial General Liability is recommended for members who have other health care professionals (employees or contractors) working for or on behalf of their business. Protects your business in the event a CGL claim is made involving your business operations and/or premises.

### Cyber Security & Privacy Liability

Members can purchase a \$1M Cyber Security and Privacy Liability policy 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.

### Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation. **This coverage is recommended for business owners who employ/contract administrative and/or professional staff, and/or engage independent contractors, volunteers, or students.**

## Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

## Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

## Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

## 24 Hour Accident Coverage

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

## NEW! Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

## NEW! Family Cyber Coverage

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

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