



Overview of CPA Member Insurance

2024



About BMS



700,000+

Healthcare & Regulated Professionals



60+ Years

Combined Industry Experience



Dedicated

Claims Advocacy & Support



Specialist

Team of Knowledgeable Brokers



Tens of Thousands

Businesses Throughout Canada & Globally



Strategic Risk

Management & Consultation

CPA Member Insurance Program

Provides PTs with access to specialized **Professional Liability Insurance** and **legal assistance**, including defence and **pro bono legal advice**.

11,000 participating members each year

1,000+ claims defended

\$15M+ paid for legal defence, damages, claims costs



Canadian
Physiotherapy
Association

bms.

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CPA Member Insurance Program

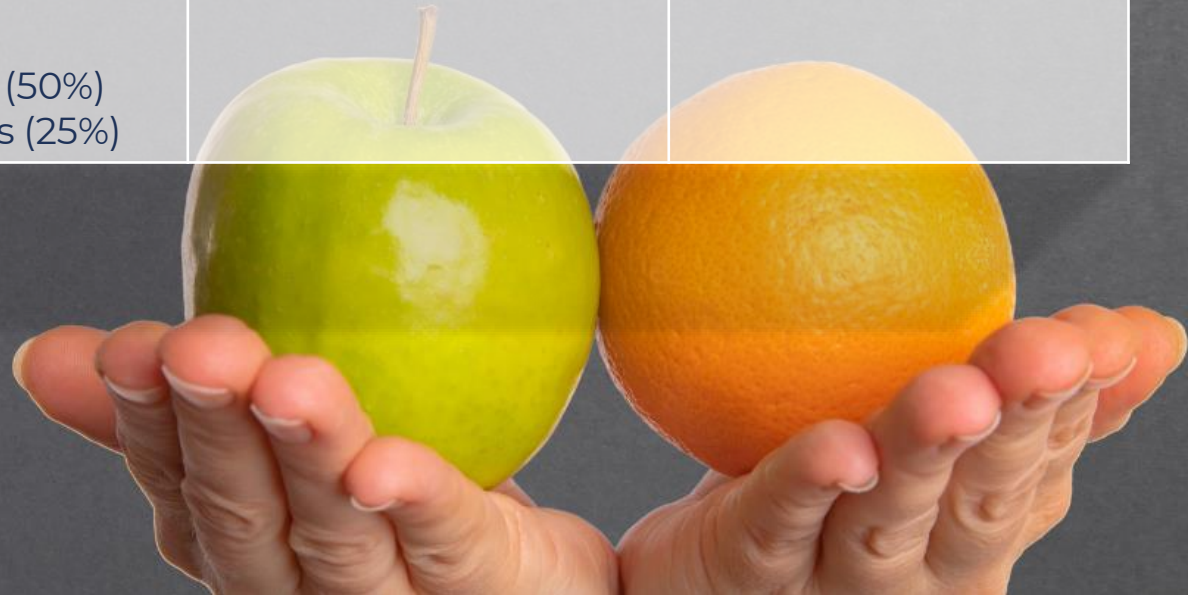
Professional Liability Insurance (PLI) for PTs

PLI for PT-only Clinics

Provides insurance coverage for claims alleging error, misstatement, misleading statement, act, omission, neglect or breach of duty committed or allegedly committed in the PTs performance of, or failure to perform, their professional services or if a complaint is made against the PT to an organization regulating the profession.

Policy Comparison

	CPA Policy	Direct-Access Policy	Employer Policy
Professional Liability	<ul style="list-style-type: none"> ✓ \$7M per claim / \$10M aggregate ✓ Full Scope of Practice ✓ No Deductible ✓ Worldwide coverage territory 	<p>May have</p> <ul style="list-style-type: none"> ▪ Lower Limits ▪ Practice restrictions ▪ Deductible <p>May not meet Bill 96 requirements</p>	<ul style="list-style-type: none"> ▪ Shared Limits ▪ Scope of Employment ▪ Likely E&O policy only ▪ Limited to Workplace
Cost	<p>\$265 or \$336</p> <p>Discounts for: Public Practice (15%) 1st year New Practitioners (50%) 2nd year New Practitioners (25%)</p>		

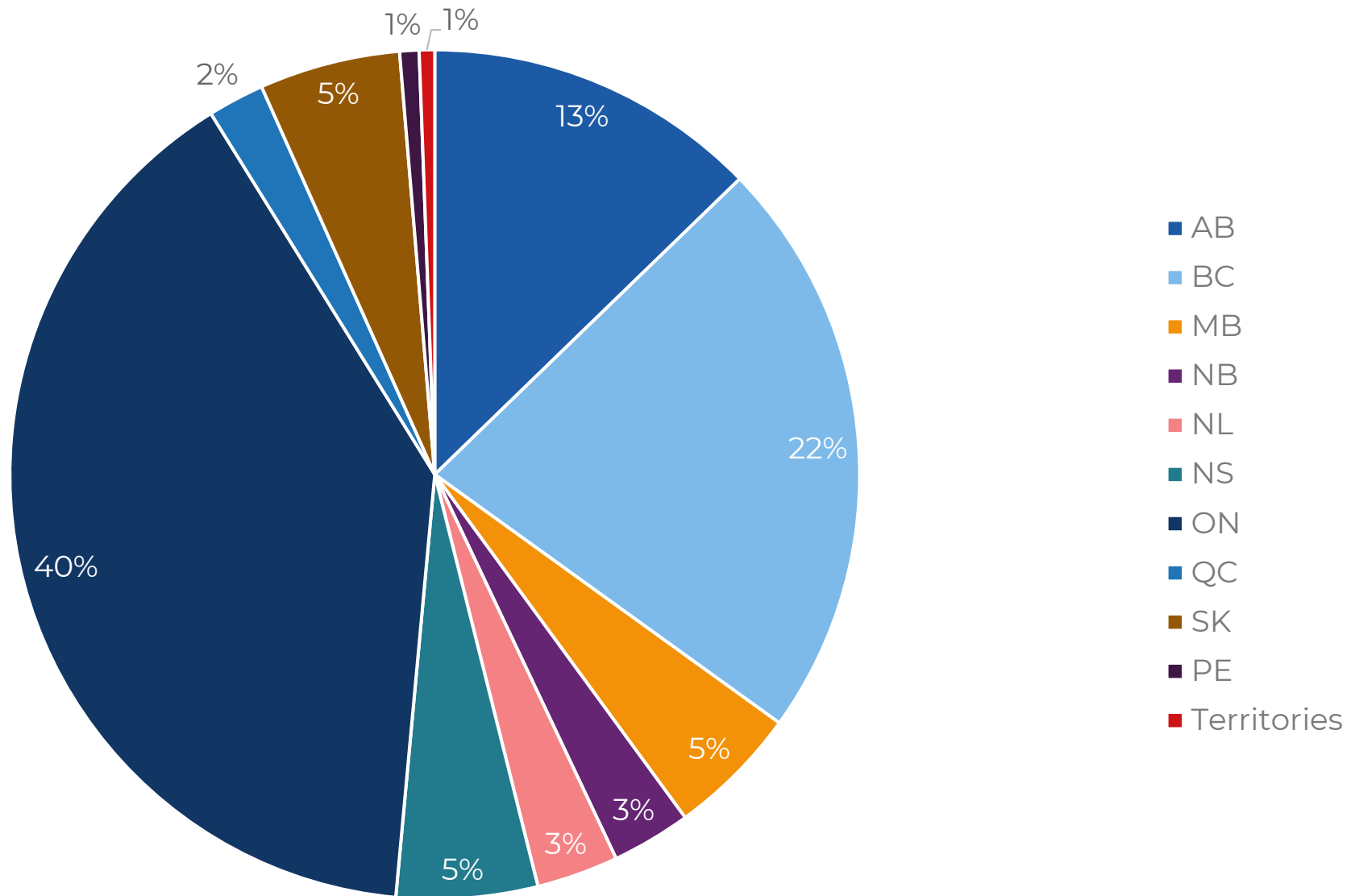


CPA PLI Policy Highlights

- ✓ Up to \$200K Disciplinary Legal Expense
- ✓ Up to \$250K Criminal Defence
- ✓ \$1M Abuse Defence
- ✓ \$25K Sexual Abuse Therapy Counselling
- ✓ \$750/day Loss of Earnings
- ✓ \$100,000 Economic Loss Liability
- ✓ \$50,000 Subpoenaed to Appear **(New)**
- ✓ Defence Costs in addition to Limits
- ✓ No Retroactive Date
- ✓ 10-year + ERP



Participation by Province



CPA Insurance Program

Delivering ongoing value to CPA & its members

- **30%** program growth since 2009
- CPA Program Model supports:
 - 2020 Member Relief Pricing
 - 2024 Legal Expense Insurance for Audits
- Market-leading coverage & offering
- Unprecedented industry data
- Tailored resources
- Specialist member support & additional services

Recent Insurance & Risk Resources

Articles/Marketing

What Coverage do I Need?
Court Proceedings
College Complaints
Responding to Insurance Audits
Claim Reporting
Comparison Chart / FAQs
Program Highlights
Understanding PLI for PTAs

Videos

Program Overview
Claim Reporting

Webinars and Presentations:

CPA National Conference
CPM Registrants

BMS Regulatory Engagement:

CPO Board Presentation
CPM Board Presentation
CPTA

Why the CPA Insurance Program is Right for You



STRENGTH IN NUMBERS

The largest program of its kind for physiotherapists in Canada, representing over 11,000 members.



LEGACY AND SUSTAINABILITY

The program has protected CPA members with specialized Professional Liability insurance (PLI) for over a decade.



PROVEN DEFENCE AND LEGAL SUPPORT

Hundreds of physiotherapists are provided with best-in-class legal support to defend claims each year.

The pro bono legal hotline is accessed by hundreds of CPA members each year seeking legal advice and assistance.



COVERAGE FOR CLAIMS

Over **\$16M** has been paid to defend and protect insured CPA members in the past 10 years.



ASSOCIATION ADVOCACY

CPA is closely involved in oversight of the member program. The profession has a role in the development of the program and members have an association advocate in the event of any issues.



COMPREHENSIVE PROFESSIONAL LIABILITY COVERAGE

- ✓ \$7M per claim policy limits
- ✓ No retroactive date / full prior acts coverage
- ✓ 10-year Automatic Extended Reporting Period
- ✓ Insurer-paid defence costs
- ✓ No deductible



SPECIALIST BROKER SUPPORT

BMS is a leader in the liability insurance space and works with 500,000+ professionals to deliver insurance coverage, resources, and broker support specifically designed to meet your practice risk needs.



INSURANCE AND RISK RESOURCES

Participants can access resources, webinars, and articles on relevant topics, informed by program and industry data.



FULL-SERVICE APPROACH

A comprehensive range of additional individual and business insurance products are available to protect your practice.



WE GIVE BACK TO THE PROFESSION

BMS supports leadership and professional development, through annual support on a range of initiatives.

For additional information, connect with a BMS broker:

- ☎ 1-855-318-6136
- ✉ cpa.insurance@bmsgroup.com
- 🌐 www.cpa.bmsgroup.com

PROFESSIONAL LIABILITY INSURANCE CHECKLIST

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 a physiotherapist, or if a complaint is made with an organization regulating your insured profession.

Your CPA PLI policy includes:

\$7M per claim/
\$10M aggregate limit



Up to \$200,000 in
Regulatory Legal Expense
Coverage



Nil deductible



Up to \$250,000 for
Criminal Defence Cost
Reimbursement



10 Year Automatic
Extended Reporting
Period



Specialist Pro Bono
Legal Advice



Up to \$750 per day for
Court Attendance Costs



\$25,000 Sexual Abuse
Therapy Fund



Worldwide Coverage
Territory
(for suits brought forward &
defended in Canada)



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Does the Professional Liability Insurance (PLI) policy respond to claims that may arise from my past professional services?

CPA's PLI policy is written on a claims-made and reported basis which means that coverage is triggered when a claim is made against you during the policy period, regardless of when the services that gave rise to the claim were delivered because there is no retroactive date. For instance, if you receive a notice today from your regulatory body that a complaint has been made against you, you should report this under the policy you have in place right now, that's even if the complaint is stemming from an interaction you had with a patient several years ago. **Not all claims-made policies are equal. Some policies limit coverage to services delivered on or after a specified date, or those delivered after your insurance policy has been put in place.**



Do I have to pay any money out of pocket if I have a claim?

CPA's PLI policy pays claims on behalf of the policyholder with no deductible, with the exception of the legal costs associated with defending against criminal charges, which are reimbursed to you when you are found "not guilty".



What should I do if I have a claim?

The insurer needs to be notified of any claim as soon as possible after you are made aware of it. Prompt claims reporting is critical to the process of bringing claims to a successful resolution.

Members aware of any actual or potential claim must report it immediately. Please refrain from making any written or oral statements to the claimant unless the insurer or adjuster advises to do so. Please do not offer to compensate a client as such action could interfere legally with the management of a claim.

To report a claim, please contact Crawford & Company (Crawford) by calling 1-877-805-9168 or by email at BMSclaims@crowco.ca. Once you have contacted Crawford, they will acknowledge receipt of the claim and assign a claims adjuster to your case. The adjuster will be responsible for investigating the claim and determining the appropriate course of action, including connecting you with legal counsel, where appropriate.



Will making a claim impact my ability to renew or increase the cost of my insurance?

Making a claim should not impact your ability to renew PLI through the CPA program and at the same cost as your peers. **Not all policies are equal. Other insurance providers may decline to renew coverage due to an applicant's claims history, or may charge substantially more to renew following a claim.**



What is an Extended Reporting Period (ERP)?

ERP is the designated time period after your policy has expired during which you can still make a claim and have coverage triggered. This is important for practitioners who are retiring, discontinuing practice, or taking a leave, as claims can come forward in the future based on incidents and exposures that occurred during your past practice. **The CPA PLI policy automatically includes 10 years of ERP.**



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Questions & Discussion

