

Professional Liability and Business insurance designed for and available only to members and associates of Speech-Language & Audiology Canada

Plan 1	
Professional Liability:	\$5,000,000 each claim \$6,000,000 limit per year
Regulatory Legal Expense	\$150,000 limit per year
Criminal Defence Costs	\$125,000 limit per year
Sexual Abuse Therapy Fund	\$25,000 limit per year
Privacy Breach Expense Coverage	\$50,000 each claim \$50,000 limit per year
Annual Cost	\$50
Plan 2	
Professional Liability:	\$5,000,000 each claim \$6,000,000 limit per year
Regulatory Legal Expense	\$150,000 limit per year
Criminal Defence Costs	\$125,000 limit per year
Sexual Abuse Therapy Fund	\$25,000 limit per year
Privacy Breach Expense Coverage	\$50,000 each claim \$50,000 limit per year
Commercial General Liability	\$5,000,000 each claim \$6,000,000 limit per year \$1,000 deductible
Annual Cost	\$225
Plan 3	
Professional Liability:	\$5,000,000 each claim \$6,000,000 limit per year
Regulatory Legal Expense	\$150,000 limit per year
Criminal Defence Costs	\$125,000 limit per year
Sexual Abuse Therapy Fund	\$25,000 limit per year
Privacy Breach Expense Coverage	\$50,000 each claim \$50,000 limit per year
Commercial General Liability	\$5,000,000 each claim \$6,000,000 limit per year \$1,000 deductible
Office Contents	\$125,000 each claim \$1,000 deductible
Annual Cost	\$706

Extended Discovery and Reporting Period

The SAC insurance policy provides 7 years of extended reporting at no charge for professional liability claims that are first discovered and filed after you have retired and are no longer practicing.

Optional Extensions of Coverage

Legal Entity Coverage (Clinic Professional Liability)

- Provides coverage should your legal entity be listed in a lawsuit – additional \$140

Increase Limits of Liability

- Professional Liability to \$7,000,000 per claim/\$8,000,000 aggregate – additional \$75
- Commercial General Liability to \$7,000,000 per claim/\$8,000,000 aggregate – additional \$64

Increase Office Contents (Plan 3 only)

- Increase from \$125,000 to \$150,000 – additional \$97
- Increase from \$125,000 to \$200,000 – additional \$192
- Increase from \$125,000 to \$250,000 – additional \$284

Additional Locations

- Add \$125,000 Office Contents insurance to another location – additional \$105 per location

Employee Fidelity Bond

- \$50,000 Employee Fidelity Bond
- additional \$45 per employee (1-10 employees)
- additional \$35 per employee (11-20 employees)
- additional \$25 per employee (21+ employees)

Third Party Fidelity Bond

- \$25,000 Third Party Fidelity Bond – additional \$100

Accidental Death and Disablement

- \$25,000 limit – additional \$20

Also Available:

Cyber Security and Privacy Liability Insurance
Employment Practices Liability Insurance

Definitions

Professional Liability

Professional Liability insurance 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 speech-language pathologist, audiologist or communication health assistant. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

Regulatory Legal Expense

Coverage is provided for legal expenses associated with having to appear at a disciplinary hearing with a provincial regulatory body or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples of Regulatory Legal Expense claims include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Costs

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.

Sexual Abuse Therapy Fund

All options include a maximum funding of \$25,000 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 speech-language pathologist, audiologist, or communication health assistant.

Privacy Breach Expense Coverage

All options automatically include \$50,000 in Privacy Breach Expense Coverage to protect against claims arising out of lost or compromised client data.

Members are also eligible to purchase additional Cyber Security and Privacy Liability coverage to manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Commercial General Liability

Provides coverage to protect against claims arising from injury or property damage that you (or your business) may cause to another person as a result of your operations and/or premises.

Office Contents

Protects against damage to contents, including medical equipment, and loss of revenues caused by an interruption of business activities arising from an insured loss.

Employee Fidelity Bond

Protects your business against financial loss due to employee dishonesty, fraud or theft of money, securities or other property owned by the office/clinic.

Third Party Fidelity Bond

Provides coverage for the theft of your patient's property by one of your employee.

Accidental Death and Disablement

Coverage designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death.

Reporting 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 refrain from making any written or oral statements to the claimant, unless the insurer or adjuster advises to do so. If you are unsure, always err on the side of caution and report a claim.

Members receiving notice of a claim or who are aware of a potential claim should contact BMS Group directly at 1-855-318-6135 or sac.insurance@bmsgroup.com.

How to Apply

Contact a BMS broker for more information or to apply for coverage. The SAC Insurance Program runs on a common renewal date of July 1, however members can purchase coverage at any time throughout the policy period.

BMS Canada Risk Services Ltd (BMS Group)

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

Email: sac.insurance@bmsgroup.com

Website: www.sac.bmsgroup.com

Speech-Language and Audiology Canada

1 Nicholas Street, Suite 1000

Ottawa, ON K1N 7B7

Toll free: 1-800-259-8519

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 Group. For more information on the coverage please contact us.