

PROFESSIONAL LIABILITY INSURANCE

Professional Liability

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 Speech-language Pathologist, Audiologist, or Communication Health Assistant. Your policy also responds if a complaint is made against you to your regulatory body.

Coverage Options

	Option 1	Option 2	Option 3 – New Grad
Limits	\$5,000,000 per claim \$6,000,000 per year	\$7,000,000 per claim \$8,000,000 per year	\$5,000,000 per claim \$6,000,000 per year
Annual Cost	\$53	\$135	Nil

Please note: Option 3 - New Grad is only available for new graduates within their first year of purchasing coverage

Coverage Details:

Legal Expense (Disciplinary Hearings)	\$150,000 per claim/aggregate
Criminal defence reimbursement	\$125,000 per claim/aggregate
Sexual Abuse Therapy Fund	\$25,000 per claim/aggregate limit
Loss of Earnings	\$750/day
Extended Reporting Period	7 years automatically included

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.

Coverage Definitions

Regulatory Legal Expense Coverage

The regulatory legal expense endorsement provides coverage for legal costs associated with having to respond to a complaint, or 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.

Sexual Abuse and Counselling 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 Pathologists or Audiologist.

How to Apply

Please contact BMS or visit www.sac.bmsgroup.com to purchase coverage.

This insurance is available to all members of Speech Language and Audiology Canada.

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

BMS Canada Risk Services Ltd (BMS Group)

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