

## 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

	Limits	Annual Cost
<b>Option 1</b>	<b>\$2,000,000</b> per claim <b>\$2,000,000</b> per year	\$48
<b>Option 2</b>	<b>\$5,000,000</b> per claim <b>\$6,000,000</b> per year	\$53
<b>Option 3</b>	<b>\$7,000,000</b> per claim <b>\$8,000,000</b> per year	\$147
<b>Option 4 – New Grad</b>	<b>\$2,000,000</b> per claim <b>\$2,000,000</b> per year	Nil

**Please note**

**Option 4: New Grad**

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 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/Abuse Coverage

All options include a maximum funding of \$50,000 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 doctor of optometry. Members are also provided with a separate \$250,000 limit of liability for defence and damages associated with an abuse-related claim under the policy.

### How to Apply

Please contact BMS or visit [www.sac.bmsgroup.com](http://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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