

PROFESSIONAL LIABILITY INSURANCE

Understanding 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 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	\$2,000,000 per claim \$2,000,000 per year	\$50 annual premium
Option 2	\$5,000,000 per claim \$6,000,000 per year	\$55 annual premium
Option 3	\$7,000,000 per claim \$8,000,000 per year	\$162 annual premium
Option 4 – New Grad*	\$2,000,000 per claim \$2,000,000 per year	Nil

*Only available for new graduates within their first year of securing insurance.

All options include the following:

Legal Expense Coverage	\$150,000 per claim/aggregate
Criminal Defence Cost Reimbursement	\$125,000 per claim/aggregate
Sexual Abuse and Counselling Fund	\$25,000 aggregate limit
Loss of Earnings	Up to \$750/day
Extended Reporting Period	7 years automatically included
Coverage Territory	Canada

Coverage Definitions

Regulatory Legal Expense Coverage

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.

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.

Extended Reporting Period

The policy automatically covers you at no additional cost for up to seven years while you are on extended leave, maternity/parental leave, or have retired or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

How to Apply

Please visit www.sac.bmsgroup.com or contact BMS 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)

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Toll Free: 1-844-517-1371

Email: sac.insurance@bmsgroup.com

Web: www.sac.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.