



PROFESSIONAL LIABILITY & COMMERCIAL GENERAL LIABILITY INSURANCE

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 dietitian or if a complaint is made against you to your regulatory college.

PLI protects dietitians by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of client compensation or damages.

Commercial General Liability Insurance

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises.

For example, a client may slip and fall on a wet floor, or you may accidentally cause property damage to a client's home during a consultation.

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved. When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

Please report any claim or occurrence likely to give rise to a claim in writing and to the insurer, Victor:

By email: newclaims.ca@victorinsurance.com

By mail or courier at the following address:

Victor Insurance Managers Inc.
500-1400 Blair Towers Place Ottawa, Ontario K1J 9B8
Attention: Claims Department

Professional Liability Coverage Highlights:

Professional Liability	\$5,000,000
Regulatory Legal Expense	\$25,000
Penal Defence Cost Reimbursement	\$100,000
Sexual Abuse Therapy & Counselling Fund	\$10,000
Sexual Abuse Defence Costs Reimbursement	\$50,000
Loss of Earnings	Up to \$250/day
Libel and Slander	Included
Cyber Security and Privacy Liability	\$50,000
Employment Practices Wrongful Act	\$100,000
Territorial Limit	Worldwide

Commercial General Liability Coverage Highlights:

Commercial General Liability	\$3,000,000
Bodily Injury & Property Damage	To limit selected
Personal Injury and Advertising Liability	To limit selected
Product-Completed Operations	To limit selected
Tenants' Legal Liability	\$500,000
Medical Payments	\$5,000 per person/ \$25,000 per accident
Non-Owned Automobile	\$1,000,000

HOW TO APPLY

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

BMS Canada Risk Services Ltd. (BMS)

1-844-200-7210

dietitians.insurance@bmsgroup.com

www.dietitians.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, a copy of which can be obtained from BMS.

