

## PROFESSIONAL LIABILITY AND COMMERCIAL GENERAL LIABILITY

### 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 Apply

Please visit [www.dietitians.bmsgroup.com](http://www.dietitians.bmsgroup.com) or contact BMS to purchase coverage.

#### BMS Canada Risk Services Ltd. (BMS)

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

Toll Free: 1-844-200-7210

Email: [dietitians.insurance@bmsgroup.com](mailto:dietitians.insurance@bmsgroup.com)

Web: [www.dietitians.bmsgroup.com](http://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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).

### Coverage Highlights

<b>Professional Liability</b>	\$5M per claim/aggregate
<b>Regulatory Legal Expense</b>	\$25,000
<b>Penal Defence Cost Reimbursement</b>	\$100,000
<b>Sexual Abuse Therapy &amp; Counselling Fund</b>	\$10,000
<b>Sexual Abuse Defence Costs Reimbursement</b>	\$50,000
<b>Loss of Earnings</b>	Up to \$250/day
<b>Libel and Slander</b>	Included
<b>Cyber Security and Privacy Liability</b>	\$50,000
<b>Employment Practices Wrongful Act</b>	\$100,000
<b>Territorial Limit</b>	Worldwide
<b>Commercial General Liability</b>	\$3M per claim/aggregate
<b>Bodily Injury &amp; Property Damage</b>	To limit selected
<b>Personal Injury and Advertising Liability</b>	To limit selected
<b>Product-Completed Operations</b>	To limit selected
<b>Tenants' Legal Liability</b>	\$500,000
<b>Medical Payments</b>	\$5,000 per person/ \$25,000 per accident
<b>Non-Owned Automobile</b>	\$1,000,000

## 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](mailto: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

## Additional Coverage Options

### Business Professional Liability

In the event of a claim, both the treating professional and your business name are likely to be named in a statement of claim or lawsuit. Business Professional Liability protects the business and its assets in such circumstances. This coverage is recommended if you have professionals working for, or on behalf of, your business, or billing under your business name.

### Business Commercial General Liability

Commercial General Liability (CGL) protects your business against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. This coverage is recommended if you have professionals working for, or on behalf of, your business, or billing under your business name.

### Contents, Crime & Business Income

Recommended for members who have contents or property to insure.

**Contents** includes items usual to a clinic, including professional equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments. Equipment Breakdown is also included. **Crime** coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the clinic. **Business Income** insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

### Cyber Security & Privacy Liability

Members have the option to purchase Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

### Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

### Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

### Legal Expense Insurance

The Legal Expense Insurance policies automatically include the Legal Services Package, combined with coverage that empowers you to defend or pursue your rights in court. Members can purchase Personal and/or Business Legal Solutions.

### 24 Hour Accident Insurance

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death. Provides a lump sum benefit where: a loss or death occurs due to an Accident, and where, as the result of accidental injury, the disablement results in a permanent total disability.