

# CLINIC PROFESSIONAL LIABILITY INSURANCE

## Understanding Clinic PLI

This policy responds if your business name is brought into a statement of claim or lawsuit alleging negligence or malpractice. Following an incident, a client’s legal counsel will commonly name all individuals involved in the client’s care, including the business or clinic as the larger provider of services. A Clinic PLI policy protects your business assets in these circumstances.

Business owners should consider purchasing this coverage if other occupational therapists (for example, co-owners, employees, associates) are working for or on behalf of your business and/or billing under your business name. Coverage limits are shared between yourself and your business name and are subject to an additional premium.

If you work independently or are a sole proprietor with no other health professionals associated with your business your CAOT individual PLI policy will automatically extend to cover your business name and a Clinic PLI policy is not required.

**Each professional within the clinic must carry minimum \$5,000,000 individual Professional Liability coverage.**

## Coverage Options

| Option 1   | Annual Cost |
|--|-------------|
| \$6,000,000 per claim<br>\$6,000,000 per policy period   | \$63        |
| Option 2   | Annual Cost |
| \$10,000,000 per claim<br>\$10,000,000 per policy period | \$71        |

**Please note:**  
 All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%. BMS collect a fee and commission for services rendered which is included in the annual costs shown above. Further details are provided with the CAOT registration process.

## Extended Reporting Period

Extended reporting period coverage is available for up to 7 years at no additional cost to clinics that are suspending, discontinuing or transferring their practice. Please contact BMS Group for further details.

### How to Apply

Please contact CAOT to purchase Clinic Professional Liability coverage.

This insurance is available to all CAOT members. Members can purchase insurance coverage at any time; however October 1st is the annual policy renewal date.

### Canadian Association of Occupational Therapists

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 Ottawa, ON K2E 7J6

Telephone: 613-523 CAOT (2268) ext. 225  
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 Fax: 613-523-2552  
 Email: [membership@caot.ca](mailto:membership@caot.ca)  
 Web: [www.caot.ca](http://www.caot.ca)

### 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 Group).

For more information please contact BMS at [caot.insurance@bmsgroup.com](mailto:caot.insurance@bmsgroup.com) or 1-855-318-6024.