

# Tailored Insurance Solutions for Communication Health Professionals

The BMS logo is positioned in the top right corner of the page. It consists of the lowercase letters 'bms' in a bold, white, sans-serif font, with a small orange square to the right of the 's'. The background of the top right of the page is a close-up photograph of a person's head wearing a blue and black headset with a microphone.

## 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, or if a complaint is made with an organization regulating your insured profession.

This coverage protects you 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.

### 2026-2027 PLI coverage highlights:

Limit of Liability	Up to \$7,000,000 per claim / \$8,000,000 aggregate
Legal Expense Coverage ( <b>NEW: including Human Rights Tribunals Coverage</b> )	\$150,000
Criminal Defence Cost Reimbursement	\$125,000
Loss of Earnings	Up to 750/day
Sexual Abuse Therapy & Counselling Fund	\$25,000
Coverage Territory	Worldwide, claims brought forward in Canada & USA
Extended Reporting Period	7 years included
Deductible	Nil
Pro Bono Legal Services	Included




### 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.

## How to apply

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

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

-  1-855-318-6135
-  [sac.insurance@bmsgroup.com](mailto:sac.insurance@bmsgroup.com)
-  [www.sac.bmsgroup.com](http://www.sac.bmsgroup.com)

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.

When reporting, please include:

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

**To report a Professional Liability claim, please contact BMS at 1-855-318-6135 or [sac.insurance@bmsgroup.com](mailto:sac.insurance@bmsgroup.com).**

### Additional insurance products & services:

#### Clinic Professional Liability

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability Insurance protects the business and its assets in such circumstances.

This insurance is recommended for business owners who have other professionals working for or on behalf of their business and/or billing under their business name, and for individuals providing services under their own business name.

#### Legal Expense for Insurance Audits

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. This insurance covers legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.

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## Commercial General Liability Insurance

Commercial General Liability (CGL) protects against claims arising from injury or property damage that you or your business 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 and injure themselves.

**Individual CGL** is recommended for independent contractors or business owners with no other professionals delivering services on your behalf. **Business CGL** is recommended for business owners with other professionals delivering services on your behalf.

## Contents, Crime, and Business Interruption

**Contents** covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock and improvements and betterments, for which you are responsible. **Crime coverage** protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic. **Business Interruption** 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

This policy helps you better manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

## Personal & Family Cyber Protection

This coverage against identity theft, cybercrime, and online threats, with expert recovery support and proactive services like dark web monitoring, social media checks, and personalized digital security guidance.


## Employment Practices Liability

This insurance protects your business and staff against claims from employees, contractors, volunteers, or students, including wrongful termination, discrimination, harassment, and other employment-related allegations.

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## Legal Services Package

This package includes access to a specialized legal helpline for personal and business matters, plus document templates, lawyer support, and experts for HR, identity theft, and emotional support.

## Personal & Business Legal Solutions

A **Personal Legal Solutions** policy helps you defend or pursue your rights with confidence, protecting your family's finances. A **Business Legal Solutions** policy safeguards your company, saving time and money while managing legal risks.

## 24 Hour Accident Insurance

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

## Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. The policy provides tax-free lump-sum payments that give you the flexibility to focus on your health and well-being without worrying about financial burdens.

## Emergency Medical Travel Insurance

Unexpected costs, such as those related to ambulance, medical care, hospital convalescence, and accidental dental care can arise if you experience a sudden, unexpected illness or accidental injury while travelling. Rest easy knowing that your unexpected medical emergency costs will be taken care of.