

TAILORED FOR INSURANCE SOLUTIONS FOR SONOGRAPHY CANADA MEMBERS

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 sonographer, or if a complaint is made against you to your regulatory body or professional body. Your PLI also covers the cost of patient compensation or damages.

Coverage Highlights:	
Limit of Liability	\$5,000,000 per claim \$5,000,000 aggregate
Disciplinary Expense Endorsement	\$200,000
Defense Costs Reimbursement for Alleged Criminal Acts	\$150,000
Defense Costs for Abuse Endorsement	\$1,000,000
Therapy & Counselling Extension	\$25,000
Loss of Earnings	Up to \$1,000/day
Punitive Damages	\$100,000 in Canada only and where applicable by law
Coverage Territory	Worldwide with suits in Canada
Out of Country Extension	90 days
Extended Reporting Period	10 years
Pro bono legal services	Included

In Case of 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

To report a claim, contact Berkley Canada at claims@berkleycanada.com.

How to Apply

Please contact Sonography Canada to purchase individual Professional Liability coverage. Members can purchase insurance coverage at any time; however, May 1 is the annual policy date.

Sonography Canada

201-1150 Morrison Drive, Ottawa ON K2H 8S9
Toll Free: 1-888-273-6746
Email: info@sonographycanada.ca
Web: www.sonographycanada.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.

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 the 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 and billing under your business name.

Commercial General Liability

Commercial General Liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or operations and not related to your delivery of professional services. For example, a patient may slip and fall on a wet floor and injure themselves.

This coverage is recommended for members who own or operate a business. Coverage is also recommended for members who operate independently and contract out their services or bill under their business name.

Coverage Highlights:	
Limit of Liability	\$5,000,000 per claim \$5,000,000 aggregate
Tenant's Legal Liability	\$500,000
Medical Expenses	\$25,000 per person
Non-Owned Automobile Liability	\$5,000,000
Damage to Hired Automobile	\$40,000

Office Package Insurance

The Office Package is designed for business owners and independent contractors with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Contents, Business Interruption, and Crime Protection to ensure comprehensive coverage for your business.

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

Cyber Security & Privacy Liability Coverage

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 patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL coverage protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

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.

Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

Please contact BMS at 1-844-583-7748 or sonography.insurance@bmsgroup.com for more information or to purchase any of the additional coverage options.