

PROFESSIONAL LIABILITY COVERAGE DESIGNED FOR AND ONLY AVAILABLE TO MEMBERS OF SONOGRAPHY CANADA

Sonography Canada Professional Liability Insurance Program

Sonography Canada knows the pandemic has made it challenging for sonographers. As a result, Sonography Canada is continuing to subsidize a portion of the cost of the Professional Liability insurance in 2022.

Coverage Details & Premium

Active Members	
Professional Liability	\$5,000,000 each claim \$5,000,000 limit per policy year
Annual Premium 2022 -2023	\$91 \$85 Subsidized Pricing
Graduate Student	\$45.50
Practicing Non-Credentialed Members	
Professional Liability	\$5,000,000 each claim \$5,000,000 limit per policy year
Annual Premium	\$147

Please Note: The premium noted above is subject to applicable provincial sales tax: Ontario 8%, Quebec 9%, Manitoba 7%, Newfoundland 15% and Saskatchewan 6%.

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). For more information please contact BMS.

The Sonography Canada Professional Liability Policy also includes:

Disciplinary Expense Costs	\$200,00 each claim \$200,00 limit per policy year
Criminal Defence Reimbursement	\$150,000 each claim \$150,000 limit per policy year
Abuse Defence Costs Reimbursement	\$1,000,000
Information Security & Privacy Liability	\$50,000
Coverage Territory	Worldwide
Libel and Slander	Included
Extended Reporting Period	10 years included
Pro bono legal services	Included

How to Apply

Please contact Sonography Canada to purchase individual Professional Liability coverage.

This insurance is available to all Sonography Canada members. 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

Understanding Professional Liability Insurance (PLI)

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. PLI protects sonographers 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 patient compensation, or damages. Coverage is written on a claims-made basis and expires on May 1 of each year.

Coverage Definitions

Disciplinary Expense Coverage

The Disciplinary Expense endorsement provides coverage for legal costs associated with having to respond to a complaint, or appear at a disciplinary hearing with your professional organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection.

Criminal Defence Coverage /Abuse Defence

The policy will reimburse legal costs associated with defence of criminal charges (up to \$150,000) based on professional interactions with patients if you are found 'not guilty' of the criminal charge. The policy will also reimburse legal costs associated with the defence of claims for allegations of abuse (up to \$1,000,000) based on professional interactions with patients if the defence is fully successful.

Extended Reporting Period, including Maternity/ Parental Leave

The policy automatically includes up to 10 years of extended reporting period coverage to respond to professional liability claims that arise after you have discontinued practice, but that are based on professional services rendered while you were a practicing member and prior to expiry of your last active policy. Please note that you must renew your insurance and have an active policy in place before returning to practice.

How to Report a Claim

Prompt claims notification is very important. Claims, actual or potential, must be reported immediately to the insurer. Failing to report a claim may result in denial of coverage. If you are unsure, always err on the side of caution and report.

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

Optional Individual Coverage

Cyber Security & Privacy Liability Coverage

This policy is designed for individuals and business owners to provide coverage if you or your business has been involved in a cyber breach or privacy violation. It will cover the costs of your legal defence, investigative costs, notification and response costs, costs awarded to the patient(s) affected by the breach/violation, and more.

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 business operations and not related to your delivery of professional services. This coverage is also known as "slip and fall" insurance because this is the policy that would respond in the event someone falls at your clinic and claims it was a result of your negligence (e.g. water on the floor).

For further information on these insurance products or to review your specific insurance needs, please contact BMS.