



CLINIC PROFESSIONAL LIABILITY

Understanding Clinic Professional Liability

Clinic Professional Liability (PLI) is designed for business owners to protect themselves and their business name against liability or allegations for injuries or damages to a third party (such as a patient) that have resulted from a negligent act, error, omission, or malpractice that may arise from the actions of your professional staff.

In the event of a claim, a patient will most likely name not only the treating chiropractor, but also your business as the larger provider of services. Clinic PLI provides a separate limit of liability to protect the clinic and its assets in such circumstances.

Business owners should consider purchasing this coverage if other health professionals (for example, co-owners, employees, associates) are working for or on behalf of your business and/ or billing under your business name.



Please note that this coverage should be purchased by one individual on behalf of all business owners, employees, and /or the business entity.

Each employee rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance.

Coverage is provided on a “claims made” basis and will respond to claims first known and reported during the policy period.

How to Apply

Please contact BMS or visit www.cca-insurance.bmsgroup.com to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

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

Toll Free: 1-855-318-6558

Email: cca.insurance@bmsgroup.com

Web: www.cca-insurance.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 wording, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).