



TAILORED INSURANCE SOLUTIONS FOR PHARMACISTS & PHARMACY TECHNICIANS

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 Pharmacist or Pharmacy Technician. Your policy also responds if a complaint is made against you to your regulatory body (College).

Professional Liability Insurance Coverage Details:

Limit of Liability	Up to \$5,000,000 per claim / aggregate
Policy Form	Claims Made
Disciplinary Defence Costs	\$200,000
Criminal Defence Cost Reimbursement	\$150,000
Extended Reporting Period	7 years included
Pro Bono Legal Advice	Included
Coverage Territory	Worldwide, excluding USA & its protectorates; Subject to suits brought forward in Canada
Deductible	Nil

Professional Liability Coverage Definitions:

Disciplinary Defence Costs

Provides coverage for legal costs associated with having to appear at a disciplinary hearing with a provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence.

Criminal Defence Cost Reimbursement

The policy will reimburse legal costs (up to \$150,000) associated with the defence of criminal charges based on professional interactions with patients if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge.

Extended Reporting Period

The policy automatically covers you at no additional cost for up to seven years while you are on extended leave, maternity/parental leave, or have retired or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

Pro Bono Legal Advice

Insured members have access to a dedicated professional advice help line. This free, confidential legal advice is provided by Gowling WLG (Canada) LLP, one of the largest and most highly recognized legal firms in medical defence and professional liability in Canada.

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.

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 International Programs Group by phone at 1-888-204-4726 or [email incomingipg@ipgclaims.com](mailto:incomingipg@ipgclaims.com).

HOW TO APPLY

Please visit www.cshp.bmsgroup.com or contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

1-844-200-7033
cshp.insurance@bmsgroup.com
www.cshp.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.

bms.



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Additional Insurance Products & Services:



Business 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. Business Professional Liability Insurance protects the business and its assets in such circumstances.



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 insurance is recommended for Pharmacists who contract out their services or bill under their business name, and for Pharmacists who own or operate a business.



Cyber Security & Privacy Liability

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.



NEW! Personal & Family Cyber Protection

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.



Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.



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

A Personal Legal Solutions policy empowers you to defend or pursue your rights, giving you greater confidence when you face a legal issue without worrying about the impact on your family's finances.



24 Hour Accident Coverage

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.



NEW! Legal Expense for Insurance Audits

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

HOW TO APPLY

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www.cshp.bmsgroup.com or
contact BMS to purchase coverage.

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

☎ 1-844-200-7033
✉ cshp.insurance@bmsgroup.com
🌐 www.cshp.bmsgroup.com

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