

## CANADIAN SOCIETY OF HOSPITAL PHARMACISTS' INSURANCE PROGRAM

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

**Coverage Details:**

Limit of Liability	Up to \$5,000,000
Policy Form	Claims Made
Disciplinary Review or Proceedings	\$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

**Coverage Definitions:****Disciplinary Review or Proceedings**

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, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

**To report a claim, please contact BMS at 1-844-200-7033 or by email at [cshp.insurance@bmsgroup.com](mailto:cshp.insurance@bmsgroup.com).**

**How to Apply**

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

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

Toll Free: 1-844-200-7033

Email: [cshp.insurance@bmsgroup.com](mailto:cshp.insurance@bmsgroup.com)

Web: [www.cshp.bmsgroup.com](http://www.cshp.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 wordings, a copy of which can be obtained from CSHP or BMS.

## Additional Coverage Options

### 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. For example, you may accidentally break something while delivering services in a patient's home or a patient may slip and injure themselves on a wet floor on your premises.

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.

### 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.

### 24 Hour Accident Insurance

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death. Provides a lump sum benefit where: a loss or death occurs due to an Accident, and where, as the result of accidental injury, the disablement results in a permanent total disability.

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