



# TAILORED INSURANCE SOLUTIONS FOR YOU & YOUR BUSINESS

## 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 dietitian, or if a complaint is made against you to an organization regulating your insured profession.

PLI protects dietitians 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 client compensation or damages.

## Commercial General Liability Insurance

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises.

For example, a client may slip and fall on a wet floor, or you may accidentally cause property damage to a client's home during a consultation.

## 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

**Please report any claim or occurrence likely to give rise to a claim in writing and to the insurer, Victor:**

**By email:** [newclaims.ca@victorinsurance.com](mailto:newclaims.ca@victorinsurance.com)  
**Or by mail or courier at the following address:**

Victor Insurance Managers Inc.  
 500-1400 Blair Towers Place Ottawa, Ontario K1J 9B8  
 Attention: Claims Department

## Professional Liability Insurance Coverage Details:

Limit of Liability	\$5,000,000
Regulatory Legal Expense	\$25,000
Penal Defence Cost Reimbursement	\$100,000
Sexual Abuse Therapy & Counselling Fund	\$10,000
Sexual Abuse Defence Costs Reimbursement	\$50,000
Loss of Earnings	Up to \$250 per day
Libel and Slander	Included
Cyber Security and Privacy Liability	\$50,000
Employment Practices Wrongful Act	\$100,000
Territorial Limit	Worldwide

## Commercial General Liability Coverage Details:

Limit of Liability	\$3,000,000
Bodily Injury & Property Damage	To limit selected
Personal & Advertising Injury	To limit selected
Product-Completed Operations	To limit selected
Tenants' Legal Liability	\$500,000
Medical Payments	\$5,000 per person/ \$25,000 per accident
Non-Owned Automobile	\$1,000,000

## HOW TO APPLY

Please contact Dietitians of Canada to purchase individual PLI/CGL.

To secure any other coverage, please visit [www.dietitians.bmsgroup.com](http://www.dietitians.bmsgroup.com) or contact BMS.

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

1-844-200-7210  
[dietitians.insurance@bmsgroup.com](mailto:dietitians.insurance@bmsgroup.com)  
[www.dietitians.bmsgroup.com](http://www.dietitians.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.





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## Additional Insurance Products & Services:

### **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 of claim or lawsuit. Business Professional Liability protects the business and its assets in such circumstances.

### **Business Commercial General Liability**

Business Commercial General Liability insurance (CGL) protects businesses from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations.

### **Contents, Business Interruption, and Crime**

**Contents** include items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock, and improvements and betterments for which you are responsible.

**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**

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 and/or Business 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. A Business Legal Solutions policy protects you in a wide range of situations, helping you save time and money, while ensuring your legal risks are well managed.

### **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.

### **Critical Illness Insurance**

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment that gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

### **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.

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