



CANADIAN KINESIOLOGY ALLIANCE
ALLIANCE CANADIENNE DE KINÉSIOLOGIE



CKA Professional Liability Insurance Program

PROFESSIONAL LIABILITY

This type of coverage protects you against liability / allegation for damages resulting from a negligent act, error, omission or malpractice arising from providing professional kinesiology services that fall within the scope of practice of a kinesiologist. It will extend to cover your volunteer services as well. It is important to remember that you can be held accountable even when providing volunteer services (*i.e., helping an injured child at a sporting event*). The CKA professional liability policy will cover you for allegations of negligence whether you were paid or not.

Coverage for Other Professional Services:

The CKA Professional Liability policy has been customized to offer very broad coverage extended to include any of the following services where you are fully qualified and/or certified: registered massage and sports massage therapy, physiotherapy, homeopathy, osteopathy and psychotherapy.

COMMERCIAL GENERAL LIABILITY (“CGL”)

This policy is intended to defend and indemnify a kinesiologist (*and your corporation, if applicable*) when facing claims by a third party alleging property damage or bodily injury resulting from an “occurrence,” *i.e., an accident or mishap*, including negligence by you. The policy includes additional coverage for “Personal Injury and Advertising Injury” (*i.e., libel and slander*) and “Tenants’ Legal Liability” for commercial space that you might rent when providing kinesiology services. The CKA online solution enables kinesiologists to immediately add their clients as additional insureds on to the CGL policy.

FREE LEGAL ADVICE

The law firm of Bell Temple LLP was founded in 1945, and is one of the leading malpractice litigation law firms in Canada. They are designated malpractice lawyers and the preferred referral disciplinary counsel for many healthcare professional associations across Canada. Bell Temple will provide free legal advice for potential complaints and/or disciplinary actions brought against a kinesiologist insured in the CKA program.



For more information please contact:

CKA Account Manager | LMS PROLINK Ltd.

TF: 800 663 6828 | E: CKA@LMS.ca | www.LMS.ca/CKA

INSURANCE PROGRAM HIGHLIGHTS:

Customized Professional Liability policy designed for the CKA.

- Coverage limit options range from \$1,000,000 to \$5,000,000 per claim;
- Coverage features include:
 - Duty to defend to protect you against **actual or alleged** claims;
 - Covers monetary and non-monetary claims **including legal defense** costs;
 - Full Prior Acts coverage **even if you did not have a prior policy in effect**;
 - Automatic coverage enhancements provided at **no additional cost**;
 - **No Deductible** applied;
 - Disciplinary & Complaint Legal Expense Coverage – **\$150,000 per claim**;
 - Coroner’s Inquest Legal Expense Coverage – **\$50,000 per claim**;
 - Criminal Defense Costs Reimbursement – **\$100,000 per claim**;
 - Sexual Abuse Counseling for Victims – **\$10,000 per claim**;
 - Abuse Defense Costs Reimbursement – **\$50,000 per claim**;
 - Security & Privacy Breach Expense Coverage – **\$50,000**
 - Lost Documents Coverage – **\$50,000**;
 - Occupational Health/Safety Act Expense Coverage – **\$50,000**;
 - Libel and Slander Liability – **Included**;
 - Free 12 Month Maternity Leave Coverage – **Included**;
 - Free 5 year Extended Reporting Coverage for death, - disability or cessation of practice as a kinesiologist – **Included**;
 - 90 Day Out-of-country Coverage Extension – **Included**;

Customized Commercial General Liability (CGL) policy designed for the CKA.

- Coverage limit options range from \$2,000,000 to \$5,000,000 per claim;
- Ability to automatically add clients as additional insureds through CKA online platform.

DISCIPLINARY LEGAL EXPENSE COST REIMBURSEMENT

For the cost of a stamp, a complaint can be brought against you by a patient, co-worker, employer or any third party for that matter. If you practice within a province where there is a College or other regulatory body then the chances of being the subject of a complaint are even greater. This coverage will help you defend your right to practice and your professional reputation.

FAQs

I am in an unregulated province, why should I purchase Professional Liability insurance?

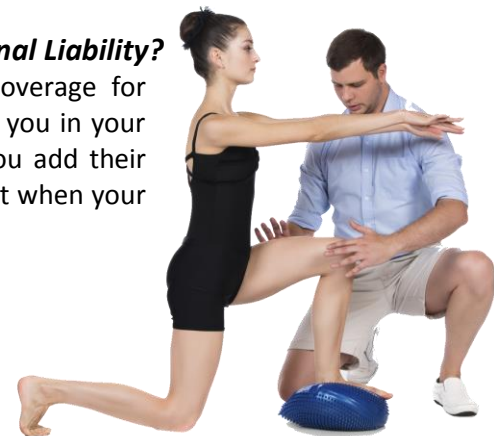
Many allegations of professional negligence are frivolous; however, you are required to defend yourself. Plaintiff lawyers take a “shotgun approach” when suing healthcare practitioners and will name anyone remotely involved with a patient in the lawsuit. The cost of hiring a lawyer to represent you when issuing a statement of defence will be at least \$350 to \$400 per hour.

Why do I need Commercial General Liability (“CGL”) when I purchase Professional Liability?

Professional Liability and CGL work in tandem to ensure there are no gaps in coverage for kinesiologists. CGL is critical if you own or lease a clinic or have patients visiting with you in your home. Many of your clients (*i.e., municipalities or other clinics*) will require that you add their name to your CGL policy as an additional insured. You must have a CGL policy in effect when your client requests to be added to your policy.

Can I purchase CGL insurance without purchasing Professional Liability?

No, you must purchase Professional Liability in order to be able to also purchase CGL.



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