



TAILORED INSURANCE SOLUTIONS FOR MEDICAL RADIATION TECHNOLOGISTS

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 medical radiation technologist, or if a complaint is made against you to an organization regulating your insured profession.

PLI protects you by ensuring that your legal defence is coordinated and paid for if a claim is made against you. It also covers the cost of patient compensation or damages.

Professional Liability Insurance Coverage Details:

Limit of Liability	\$5,000,000 per claim / aggregate
Regulatory Legal Expenses	\$75,000 per claim / \$125,000 aggregate
Criminal Defence Reimbursement	\$125,000
Sexual Abuse Therapy Fund	\$25,000
Loss of Earnings	Up to \$750 per day
Libel and Slander	\$50,000 per claim / \$100,000 aggregate
Coverage Territory	Worldwide
Jurisdiction	Canada
Extended Reporting Period	10 years Included

Professional Liability Coverage Definitions:

Regulatory Legal Expenses

Provides coverage for legal costs associated with having to respond to a complaint or 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 protection.

Criminal Defence Reimbursement

Insured members will be reimbursed for defence costs associated with criminal proceedings related to the insured's professional services if the proceedings take place in Canada and the member is found "not guilty" of the criminal charge.

Sexual Abuse Therapy Fund

All options include a maximum funding of \$25,000 for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member's practice.

Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you could be reimbursed for your loss of earnings up to \$750/day.

Extended Reporting Period

The policy automatically covers you at no additional cost for up to 10 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.

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 claim, please contact Crawford & Company (Canada) Inc. at 1-877-805-9168 or BMSclaims@crawco.ca.

HOW TO APPLY

Please contact CAMRT to purchase individual Professional Liability Insurance. To secure any other coverage, please contact BMS.

Canadian Association of Medical Radiation Technologists

☎ 1-800-463-9729
✉ info@camrt.ca

BMS Canada Risk Services Ltd.

☎ 1-855-318-6558
✉ camrt.insurance@bmsgroup.com
🌐 www.camrt.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:



Commercial General Liability Insurance

Commercial General Liability (CGL) protects against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, a patient may slip and fall on a wet floor and injure themselves.



Business Professional Liability Insurance

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. This insurance protects the business and its assets in such circumstances.



Contents, Crime, and Business Interruption

Contents covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock and improvements and betterments, for which you are responsible. **Crime** coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic. **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).



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.



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.

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