

## PROFESSIONAL LIABILITY INSURANCE

Professional liability coverage designed for and only available to members of Sonography Canada

### Coverage Details & Premium

Professional Liability	\$5,000,000 per claim \$5,000,000 limit per policy year
Regulatory Legal Expense (Disciplinary) Cover Active Members only	\$200,000 per claim \$200,000 limit per policy year
Criminal Defence Cost Reimbursement	\$150,000 per claim \$150,000 limit per policy year
Active Members	\$85
<b>New!</b> Practicing Non-Credentialed Members	\$140

**Please Note:** The premium noted above is subject to applicable provincial sales tax: Ontario 8%, Quebec 9%, Manitoba 7%, Newfoundland 15% and Saskatchewan 6%.

### Understanding Professional Liability Insurance (PLI)

Professional Liability coverage provides insurance protection for wrongful acts to a third party (actual or alleged negligent acts, errors or omissions) committed when acting within your scope of practice as a sonographer. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

Coverage is written on a claims-made basis and renews on May 1, each year.

### Not a Sonography Canada Member?

Sonography Canada offers two membership categories:

1. **Active Members:** Sonographers with Sonography Canada credentials and/or with credentials from another approved credentialing body (such as ARDMS, CCI, DMU), and/or regulated by a provincial regulatory body.
2. **Practicing Non-Credentialed Members:** Sonographers who do not have credentials from another approved body or elsewhere nor are they registered by a regulatory body. This new category of member would be required to fulfil Sonography Canada's CPD requirements in order to remain members and obtain Professional Liability insurance through the program.

For more information, please contact Sonography Canada or visit [www.sonographycanada.ca](http://www.sonographycanada.ca).

### Coverage Definitions

#### Regulatory Legal Expense Coverage

The regulatory legal expense endorsement 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. Examples include: complaints alleging professional misconduct, incompetence, or incapacity.

#### Criminal Defence Coverage

Coverage will reimburse insured members for defence costs associated with a case filed under the Criminal Code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

### Sexual Abuse and Counselling Fund

All options include a maximum funding of \$20,000 for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member's practice as a sonographer.

### Extended Reporting Period

Complaints and claims can be made months or even years after the alleged incident took place. Members taking parental leave can rest easy knowing that their coverage will automatically extend to protect them for up to 1 policy term.

For members discontinuing practice or retiring, the insurance policy automatically provides **10 years** of extended reporting period coverage for claims that are first discovered and filed after you have retired and no longer practice.

### How to report a claim

Prompt claims notification is very important and should be made within 30 days of receiving a formal notice or statement of claim. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your client until after speaking with your claims adjuster.

If you are unsure, always err on the side of caution. To report a claim, please call BMS Canada Risk Services Ltd. **1-844-583-7748** or by email at [sonography.insurance@bmsgroup.com](mailto:sonography.insurance@bmsgroup.com)

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## Optional Individual Coverage

### Cyber Security & Privacy Liability Coverage

Members have the option to increase their Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Please contact BMS Group if you would like to increase your Cyber and Privacy Liability coverage from \$50,000 to \$1,000,000 for an additional \$90.

Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses.

### 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 coverage is also known as "slip and fall" insurance because this is the policy that would respond in the event someone falls at your clinic and claims it was a result of your negligence (e.g. water on the floor).

Renew or purchase Cyber Security & Privacy Liability coverage and/or Commercial General Liability insurance by contacting BMS Canada Risk Services Ltd. at 1-844-583-7748 or [sonography.insurance@bmsgroup.com](mailto:sonography.insurance@bmsgroup.com).

### How to Apply

Please contact Sonography Canada to purchase individual Professional Liability coverage.

This insurance is available to all Sonography Canada members. Members can purchase insurance coverage at any time; however May 1 is the annual policy date.

### Sonography Canada

PO Box 1220  
Kemptville, ON K0G 1J0  
Toll Free: 1-888- 273-6746  
Email: [info@sonographycanada.ca](mailto:info@sonographycanada.ca)  
Web: [www.sonographycanada.ca](http://www.sonographycanada.ca)

### 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 Canada Risk Services Ltd (BMS Group) or Sonography Canada.

### BMS Canada Risk Services Ltd

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3  
Toll Free: 1-844-583-7748  
Email: [sonography.insurance@bmsgroup.com](mailto:sonography.insurance@bmsgroup.com)  
Web: [www.sonography.bmsgroup.com](http://www.sonography.bmsgroup.com)