

PROFESSIONAL LIABILITY COVERAGE DESIGNED FOR AND ONLY AVAILABLE TO MEMBERS OF SONOGRAPHY CANADA

Sonography Canada Giving Back to Members in 2021

Sonography Canada knows the pandemic has made it challenging for sonographers. As a result, Sonography Canada is subsidizing a portion of the cost of the 2021 Professional Liability insurance policy in 2021.

Coverage Details & Premium

Active Members	
Professional Liability	\$5,000,000 each claim \$5,000,000 limit per policy year
Legal Expense (Disciplinary)	\$200,000 each claim \$200,000 limit per policy year *First Dollar Defense
Annual Premium 2021 -2022	\$91 \$79 Subsidized Pricing
Graduate Student	\$45.50
Practicing Non-Credentialed Members	
Professional Liability	\$5,000,000 each claim \$5,000,000 limit per policy year
Annual Premium	\$147

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

Your Professional Liability Policy Also Includes:

Criminal Defence Reimbursement	\$150,000 each claim \$150,000 limit per policy year
Abuse Defence Costs Reimbursement	\$1,000,000
Information Security & Privacy Liability	\$50,000
Cyber Expense	\$50,000
Libel and Slander	\$50,000
Extended Reporting Period	10 years included
Pro bono legal services	Included

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

201-1150 Morrison Drive
Ottawa ON

Toll Free: 1-888-273-6746

Email: info@sonographycanada.ca

Web: www.sonographycanada.ca

Understanding Professional Liability Insurance (PLI)

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 sonographer or if a complaint is made against you to a regulatory body. PLI protects sonographers 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 patient compensation, or damages. Coverage is written on a claims-made basis and expires on May 1 of each year.

Coverage Definitions

Legal Expense (Disciplinary) Coverage

*First Dollar Defense

Coverage for legal costs associated with having to appear at a disciplinary hearing with a provincial regulatory organization or agency. This coverage is not subject to any deductible and the insurer will pay for the legal expenses directly; meaning that you will not need to pay out of pocket for any upfront cost or need to wait for reimbursement. Common examples of complaints made to the regulator include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Coverage /Abuse Defence

The policy will reimburse legal costs associated with defence of criminal charges (up to \$150,000) based on professional interactions with patients if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge. The policy will also reimburse legal costs associated with the defence of claims for allegations of abuse (up to \$1,000,000) based on professional interactions with patients if the defence is fully successful.

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, including Maternity/ Parental Leave

The policy automatically includes up to 10 years of extended reporting period coverage to respond to professional liability claims that arise after you have discontinued practice, but that are based on professional services rendered while you were a practicing member and prior to expiry of your last active policy. Please note that you must renew your insurance and have an active policy in place before returning to 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 adjustor. If you are unsure, always err on the side of caution.

To report a professional liability insurance claim, please call BMS at 1-844-583-7748 or email sonography.insurance@bmsgroup.com.

Optional Individual Coverage

Cyber Security & Privacy Liability Coverage

This policy is designed for individuals and business owners to provide coverage if you or your business has been involved in a cyber breach or privacy violation. It will cover the costs of your legal defence, investigative costs, notification and response costs, costs awarded to the patient(s) affected by the breach/violation, and more.

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).

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

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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS). For more information please contact BMS.