

Tailored Insurance Solutions for Pharmacists & Pharmacy Technicians

bms

Professional Liability Insurance

Professional Liability (Errors & Omissions) Insurance 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 Pharmacist or Pharmacy Technician. Your policy also responds if a complaint is made against you to your regulatory body (College). Coverage is written on a claims-made basis.

Supplementary Coverage is available for members who hold a minimum of \$2M valid Primary Liability Insurance coverage through their employer.

2026-2027 PLI coverage highlights:

Limit of Liability	Up to \$5M per claim / aggregate
Disciplinary Defence Costs ENHANCED	\$100,000
Legal Defence for Human Rights Tribunals NEW	\$100,000
Subpoenaed to Appear NEW	\$100,000
Criminal/Penal Defence Cost Reimbursement	\$100,000
Abuse Defence Reimbursement ENHANCED	\$100,000
Therapy & Counselling Fund ENHANCED	\$100,000
Good Samaritan Act NEW	Included
Loss of Earnings ENHANCED	Up to \$1,000/day
Territorial Limits / Jurisdiction	Canada
Extended Reporting Period	3 years
Deductible	Nil

How to apply

The CPBA insurance program is available to members of the following participating associations. Please contact your association to apply.

Alberta Pharmacists Association

Pharmacists Manitoba

Prince Edward Island Pharmacists Association

Pharmacists Association of Newfoundland and Labrador

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.

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 liability claim, please contact Victor Insurance at 1-800-267-6684 or newclaims.ca@victorinsurance.com.

The Canadian Pharmacists Benefits Association (CPBA) is managed and operated for the sole benefit of provincial member associations and works to provide you with access to comprehensive and exclusive professional liability coverage. Pharmacists must be members of their provincial association to benefit from the CPBA-sponsored insurance program.