

# CANADIAN PHARMACISTS BENEFITS ASSOCIATION (CPBA) PROFESSIONAL LIABILITY INSURANCE PROGRAM

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.

## Professional Liability

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.

## Coverage Options

Limits	Pharmacists	Students & Pharmacy Technicians
\$2M per claim / \$4M aggregate	\$130	\$50
\$5M per claim / \$5M aggregate	\$225	N/A

Supplementary Coverage is available for members who hold a minimum of \$2M valid primary liability insurance coverage through their employer.

Supplementary Policy Limit	Pharmacists & Pharmacy Technicians
\$3M per claim	\$35

All premiums noted above are subject to applicable provincial tax: Manitoba 7% and Newfoundland 15%, other provinces are not subject to tax.

## Coverage Details

Professional Liability Coverage Highlights	
Disciplinary Defence Costs	\$50,000 per claim \$100,000 aggregate
Penal Defence Reimbursement	\$100,000
Abuse & Sexual Misconduct Defence Reimbursement	\$50,000 per claim \$100,000 aggregate
Libel and Slander	\$250,000
Therapy & Counselling Fund	\$50,000 per claim
Cyber Security and Privacy Liability	\$10,000 per claim
Loss of Earnings	Up to \$750/day
Geographical Limits	Canada
Jurisdiction	Canada
Claims Filed in the USA	\$1,000,000
Extended Reporting Period	36 months
Deductible	Nil

## How to Apply

This 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

## Coverage Definitions

### Definition of Insured Services

All services that fall within the scope of practice of a Pharmacist, Pharmacy Technician, or Student.

### Disciplinary Defence Costs

Provides coverage for legal costs associated with having to respond to a complaint, or appear at a disciplinary hearing with your professional organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection.

### Penal Defence Reimbursement / Abuse and Sexual Misconduct Defence Reimbursement

The policy will reimburse insured members up to \$100,000 for defence costs associated with offences under the Criminal Code of Canada related to their insured practice after the withdrawal of charges, an acquittal or the return of a not guilty verdict.

Insured members also have access to reimbursement of defence costs up to \$50,000 per claim for the legal costs associated with the defence of an abuse allegation derived from professional services, following a finding of no liability or dismissal.

### Loss of Earnings

The policy will reimburse insured members up to \$750 per day for the reasonable expenses incurred to assist in the investigation and defence of an insured claim (such as to attend at discoveries, mediation, trial, coroner's inquest or human rights tribunal).

### Therapy and Counselling Fund

The policy includes a maximum funding of \$25,000 per claim for the therapy and counselling of a person who, while a client, suffered sexual abuse in the course of an insured member's practice.

### Cyber Security & Privacy Liability

Covers legal defence and remediation costs up to \$10,000 for claims related to actual or alleged security or privacy breach, and personal data injury.

### Extended Reporting Period

The policy automatically extends to cover you at no additional cost for up to 36 month while you are on extended leave, maternity / parental leave, 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

Prompt claims' reporting is critical to the process of bringing claims to a successful resolution.

Members aware of any actual or potential claim must report it immediately. If a member receives a formal notice or statement of claim, the notice must be reported in writing to the insurer as soon as possible. Please refrain from making any written or oral statements to the claimant, unless the insurer or adjuster advises to do so.

Please report any claim or occurrence likely to give rise to a claim to BMS:

### BMS Canada Risk Services Ltd.

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

Phone: 1-844-200-7140

Email: [cpba.insurance@bmsgroup.com](mailto:cpba.insurance@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 wordings, a copy of which can be obtained from CPBA or BMS Canada Risk Services Ltd. (BMS).

For more information please contact BMS at [cpba.insurance@bmsgroup.com](mailto:cpba.insurance@bmsgroup.com) or 1-844-200-7140