

## PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability Insurance coverage designed for Individual Certified Fitness Professionals available only to members of OSHF.

### Professional Liability

This coverage protects you if you are being sued 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 Certified Fitness Professional. Legal defence costs and compensatory damages associated with a claim are paid to the limits of your policy. Coverage is written on a claims-made basis.

### Professional Liability Options

#### Option 1

**Limit**

\$3,000,000 per claim  
\$5,000,000 annual aggregate

**\$132 General Certified Fitness Professional**

**\$192 Kinesiologist**

#### Option 2

**Limit**

\$5,000,000 per claim  
\$5,000,000 annual aggregate

**\$192 General Certified Fitness Professional**

**\$253 Kinesiologist**

All premiums noted above are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 7%, Saskatchewan 6% and Newfoundland 15%, other provinces are not subject to tax.

### Coverage Details

All options also include the following:

Regulatory Legal Defence:	\$50,000 per member aggregate
Criminal Defence Cost Reimbursement:	\$25,000 per member aggregate
Deductible:	\$1,000

### Coverage Definitions

#### Regulatory Legal Defence

Coverage for legal costs associated with having to 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. Common examples include complaints alleging professional misconduct, incompetence, or incapacity.

#### Criminal Defence Coverage

The policy will reimburse legal costs associated with defence of criminal charges based on professional interactions with clients if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge.

#### Sexual Abuse Therapy Fund

Coverage includes a maximum funding of \$20,000 for the rehabilitation and therapy of a person who, while a client, suffered abuse in the course of an insured member's practice as a kinesiologist.

### Claim Reporting Procedure

Claims, actual or potential, must be reported immediately to Crawford 1-877-805-9168 or by email at [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca).

### How to Apply

Log into your member account on [www.oshf.ca](http://www.oshf.ca).

For further information, please contact:

**Ontario Society for Health and Fitness**

Toll Free: 1-888-990-9404

Fax: 613-567-2728

Email: [membership@oshf.ca](mailto:membership@oshf.ca)

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.