



CANADIAN SOCIETY OF HOSPITAL PHARMACISTS (CSHP) INSURANCE PROGRAM

Professional Liability

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 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

Limit	Pharmacist	Pharmacy Technician	Pharmacy Student or Resident
\$2M per claim / \$4M aggregate	\$115	\$75	\$50
\$3M per claim / \$4M aggregate	\$180	\$120	\$75
\$4M per claim / \$4M aggregate	\$215	\$145	\$90
\$5M per claim / \$5M aggregate	\$280	\$170	\$120

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

The CSHP PLI Policy includes the following:

Definition of Insured Services

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

Definition of "Insured" to include any present or former employees of the insured member, as well as students and interns acting under the direct supervision of an insured member.

Disciplinary Review or Proceedings: \$200,000 Limit

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 of complaints made to the regulator include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Costs Reimbursement \$150,000 Limit

The policy will reimburse legal costs (up to \$150,000) 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.

Extended Reporting Period – 7 Years

The policy automatically extends to cover you at no additional cost for up to 7 years while you are on extended leave, maternity/ parental leave or have retired or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

Pro Bono Legal Advice – Gowling WLG

Insured members have access to a dedicated professional advice help line. This free, confidential legal advice is provided by Gowling WLG (Canada) LLP, one of the largest and most highly-recognized legal firms in medical defence and professional liability in Canada.

Additional Coverage Options

Commercial General Liability

Provides coverage to protect against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, you may accidentally break something while delivering services in a patient's home or a client may slip on a wet floor in your premises.

This insurance is recommended for Pharmacists who contract out their services or bill under their business name and for Pharmacists who own or operate a business.

Limit	
\$1,000,000 per occurrence	\$170
\$2,000,000 per occurrence	\$220
\$3,000,000 per occurrence	\$250
\$4,000,000 per occurrence	\$280
\$5,000,000 per occurrence	\$340

Cyber Security & Privacy Liability

This policy is designed for Pharmacists 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.

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

How to report a PLI 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 patient until after speaking with your claims adjuster.

To report a claim, please call BMS at 1-844-200-7033.

How to Apply

Please contact CSHP to purchase Professional Liability & Commercial General Liability Insurance coverage.

This insurance is available to all CSHP members.

Canadian Society of Hospital Pharmacists (CSHP)

30 Concourse Gate, Unit 3

Ottawa, Ontario K2E 7V7

Telephone: 613-736-9733

Toll Free: 1-877-340-2756

Web: www.cshp.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 CSHP or BMS Canada Risk Services Ltd. (BMS).

For more information please contact BMS at cshp.insurance@bmsgroup.com or 1-844-200-7033