

Professional Liability and Commercial General Liability Insurance program

Ontario Athletic Therapist



We're here to help protect you and your practice.

Professional Liability Insurance protects organizations and individuals against liability arising from accusations of negligence or the failure to deliver the services expected of them. If a client felt you may have breached your professional duties to them, they might demand financial compensation for having failed in your responsibilities to them.

General Liability Insurance protects members from financial loss if sued due to bodily injury or property damage caused by your services or business operations and not related to the delivery of your professional services.

Program Highlights:

ATHLETIC THERAPIST:

- Professional Liability: \$5,000,000 per claim | aggregate
- Commercial General Liability: \$5,000,000 per occurrence | aggregate
- Premium: \$160

INDIVIDUAL MEMBERS:

- Professional Liability: \$2,000,000 per claim | \$4,000,000 aggregate
- Commercial General Liability: \$2,000,000 per occurrence | \$4,000,000 aggregate
- Premium: \$275

- Professional Liability: \$5,000,000 per claim | aggregate
- Commercial General Liability: \$5,000,000 per occurrence | aggregate
- Premium: \$400



PROFESSIONAL LIABILITY INCLUDES COVERAGE FOR THE FOLLOWING ADDITIONAL MODALITIES:

- Acupuncture
- Bio Medical Gait Analysis
- Certified Pedorthist
- Kinesiology
- Massage Therapy
- Osteopathic Manual Practitioner

***Registered Massage Therapists must purchase Limits of \$5,000,000 to be in compliance with regulatory requirements*

Tail Coverage: Automatic 5 years for permanent retirees

STUDENTS:

- Professional Liability: \$2,000,000 per claim | \$4,000,000 aggregate
- Premium: \$27

- Professional Liability: \$5,000,000 per claim | \$5,000,000 aggregate
- Premium: \$55

Offer coverage for Clinics for both Professional & Commercial General Liability and can also add content coverage

OPTIONAL COVERAGE ~ CLINICS, ENTITIES

Offer coverage for Clinics for both Professional & Commercial General Liability and can also add content coverage.

** These coverages are available for incorporated entities and/or partnerships that own and operate an office or clinic that provide solely **Athletic Therapy Services**. The owners of the business must be CAT(C)'s and members of the OATA**

ADDITIONAL COVERAGE HIGHLIGHTS WITH TRISURA

Free Legal Assistance Helpline. Trisura's free Legal Assistance Helpline is available to all Specialty Insurance policyholders in English and French. The Legal Helpline, featuring HR Assist, provides invaluable assistance for policyholder who are attempting to navigate the legal system and avoid unexpected legal expenses. When a call is place to the Trisura Legal Assistance hotline, our policyholders are quickly connected to lawyers who provide crucial information and clear next steps, free of charge.

Free HR Assist Hotline: this service is available in English and French and provides Trisura policyholders access to certified Human Resources specialists that help you effectively manage your HR issues.

CONTACT US TODAY FOR ADDITIONAL INFORMATION

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