

# 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.

### Professional Liability Coverage Highlights

<b>Disciplinary Defence Costs</b>	\$50,000 per claim / \$50,000 aggregate
<b>Penal Defence Reimbursement</b>	\$100,000
<b>Abuse &amp; Sexual Misconduct Defence Reimbursement</b>	\$50,000 per claim / \$100,000 aggregate
<b>Libel and Slander</b>	\$250,000
<b>Therapy &amp; Counselling Fund</b>	\$50,000 per claim
<b>Loss of Earnings</b>	Up to \$750/day
<b>Geographical Limits</b>	Canada
<b>Jurisdiction</b>	Canada
<b>Claims Filed in the USA</b>	\$1,000,000
<b>Extended Reporting Period</b>	36 months
<b>Deductible</b>	Nil

## 2023-2024 Coverage Options

Limits	Pharmacists	Students & Pharmacy Technicians
\$2M per claim / \$4M aggregate	\$165	\$60
\$5M per claim / \$5M aggregate	\$270	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 / \$5M aggregate	\$50

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

## 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](#)

### 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.

## 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.

### 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 in respect to charges laid in Canada related to their insured services 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.

### Extended Reporting Period

The policy automatically includes up to 36-months of extended reporting period coverage for insured claims that are first made against you after you have retired and/or discontinued practice, in respect to errors, omissions, or negligent acts committed or alleged to have been committed by you in the rendering of your insured services prior to the expiry of your last active policy. 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 contact BMS at [cpba.insurance@bmsgroup.com](mailto:cpba.insurance@bmsgroup.com) to report a claim.