

BFL CANADA is RITMA's general insurance partner. The RITMA brings together organizations from the complementary medicine sector of activity and wishes to provide its members with the advantages of a stable long-term risk transfer program. The privileged relationship that BFL CANADA maintains with the insurer, Trisura, has allowed the improvement of an insurance program that meets the specific needs of RITMA members.

WARRANTY EXTENSIONS

PROFESSIONAL LIABILITY INSURANCE

Insurance limits: \$1,000,000 or \$2,000,000 per claim and per period of insurance

Deductible: \$250 per claim - no deductible for defense costs

- Insured services (according to members practice).
- Worldwide warranty (Lawsuits filed in Canada only).
- Defense costs in addition to the guarantee limit.
- Date of retroactivity according to the first professional liability policy. With the exception of members who do not hold professional insurance, the effective date of our policy will apply.
- The amount of claims will not be an eligibility criteria for the program.
- No cancellation clause except for non-payment of premium.
- Automatic subsequent 60-day warranty period
- Extension period in the event that the member dies or retires from the profession, 5 years included, no surcharge.
- Reimbursement of legal costs relating to charges of a penal nature – \$15,000 (verdict of not guilty).
- Reimbursement of legal fees relating to appearance before a Discipline Committee – \$15,000.
- Assistance in a coroner's investigation – \$10,000.
- Costs resulting from a computer or privacy breach:

Guarantee A : Consultation -unlimited

Guarantee B : \$10,000, including:

- Investigative costs
- Notification fees
- Notification service fee
- Regulatory research and compliance

- Trisura Hotline – Legal/HR.

- Liability for the security of networks and personal information - \$ 50,000

GENERAL LIABILITY INSURANCE

Insurance limits : \$1,000,000/\$2,000,000 per claim and per period of insurance

Deductible : \$250 per claim for bodily injury and property damage

PROFESSIONAL PROPERTY INSURANCE

Insurance limits: Limits offered (\$2,500, \$5,000, \$10,000 or \$25,000)

Deductible : \$250 per claim

FOR MORE INFORMATION

To obtain an insurance quote and activate a policy, you must go to the platform at the following address:

<https://softmed.bflcanada.ca>

If you have any questions, please contact one of our representatives at: 438-260-1889 or 1-855-235-1889 (toll-free), or by email at digitalsupport@bflcanada.ca and ask to speak to the representative for the insurance program for members of **RITMA**.

I WILL BE ON SICK/MATERNITY/DISABILITY LEAVE. CAN I CANCEL MY PROFESSIONAL LIABILITY INSURANCE POLICY WHILE WAITING TO RESUME WORK?

If your work interruption is temporary, for example a maternity leave, it is preferable to leave the guarantees in force since this type of policy is underwritten on a basis of claims presented. If you cancel your policy, you lose the guarantee which applies to previous acts.

WHAT IS A CLAIMS BASED INSURANCE POLICY?

Professional errors and omissions claims are often made long after the acts that caused the damages have occurred. For example, you massaged a client in 2014 a few times. In 2016, you receive a formal notice in which your client explains that he has been suffering from back pain since his massages and that he links his suffering and pain to the massages he received from you in 2014. He is asking you for compensatory damages which include loss of wages, medical expenses and loss of enjoyment of life. For the claim to be admissible by the insurer, the policy must have been in force the whole time, without interruption, between the time actions were taken and the reception of your claim. If you canceled your policy for a short period in 2015 – work interruption – the claim will not be admissible by the insurer.

WHAT IS THE RETROACTIVITY DATE?

The date on which the first professional liability insurance policy was issued to you, without interruption of coverage.

WHAT IS THE EXTENDED REPORTING PERIOD?

A specified period after the expiration, termination or non-renewal of a professional liability insurance policy, during which a claim may be declared to the insurer for an act performed prior to the permanent cessation of your professional activities. The extended reporting period is 5 years following the professional liability insurance policy for RITMA members.

TO WHOM SHOULD I REPORT A CLAIM AND WHEN SHOULD I REPORT IT?

To the attention of Me Émile Langevin at BFL CANADA risks and insurance inc. elangevin@bflcanada.ca. Please include in your email all the information you have, namely the name of the claimant, the date the claim was received, the amount claimed and a brief description of the events. Attach a scanned copy of the documents you have received; M Langevin will contact you afterwards.



To create your online file and apply an insurance policy, click on the following link:
<https://softmed.bflcanada.ca>