

TAILORED INSURANCE SOLUTIONS FOR CSEP MEMBERS

Professional Liability Insurance

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 CSEP Certified Personal Trainer® or CSEP Clinical Exercise Physiologist®, or if a complaint is made against you to your professional body.

Commercial General Liability Insurance

Commercial General Liability (CGL) insurance protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a patient may fall and injure themselves on a wet floor in your facility or you might cause property damage to a facility that you are contracting out of.

CSEP Certified Personal Trainer® (CSEP-CPT)

Professional Liability &	\$4M per claim/\$6M aggregate
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Commercial General Liability	\$5M per claim/\$5M aggregate
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CSEP Clinical Exercise Physiologist® (CSEP-CEP)

Professional Liability &	\$5M per claim/\$10M aggregate
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Commercial General Liability	\$5M per claim/ \$5M aggregate
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How to Apply

The CSEP PLI/CGL program is a mandatory plan for all active members. The PLI/CGL policy runs **March 31-March 31** and the cost is included in your membership fees.

Please contact CSEP to secure membership and insurance.

Email: memberships@csep.ca

Web: www.csep.ca/insurance

Professional Liability Highlights:

Coverage	Limit
Coverage Territory	Worldwide, suits brought forward in Canada
Disciplinary Expense Endorsement	\$150,000
Defence Costs for Alleged Criminal Acts (Excluding Abuse)	\$100,000
Abuse Defence Cost Reimbursement	\$25,000
Therapy & Counselling Expenses	\$50,000
Subpoenaed to Appear	\$50,000
Loss of Earnings	Up to \$1,000/day
Extended Reporting Period	5 years
Deductible	Nil

Commercial General Liability Highlights:

Coverage	Limit
Bodily Injury and Property Damage	\$5,000,000
Products and Completed Operations	\$5,000,000
Personal Injury and Advertising Liability	\$5,000,000
Tenant's Legal Liability	\$1,000,000
Medical Payments	\$50,000 per person

CSEP Coverage Add-Ons

Professional Liability Insurance for Kinesiologists

Kinesiologists in Ontario and Quebec have access to a \$3M per claim / \$5M per year Professional Liability policy. The policy meets all regulatory requirements and includes 5 years of Extended Reporting/Tail coverage at no additional cost.

Business Professional Liability Insurance

In the event of a claim, both the individual and your business name are likely to be named in a statement of claim or lawsuit. Business PLI protects the business and its assets in such circumstances.

This coverage is recommended for businesses with professionals working for or on behalf of your business and/or billing under your business name, and for those with an incorporated business. The coverage limit is shared with your individual PLI policy.

Note: All professional staff must carry their own individual PLI. Businesses with 11+ professionals or professionals providing other services are to be referred to BMS.

Additional Insured (Commercial General Liability)

Adding an Additional Insured provides limited liability insurance coverage to the third-party Additional Insured but only as it relates to General Liability resulting from your operations/occupancy. Note that any Additional Insured is required to carry their own Commercial General Liability insurance.

If you lease or rent space from a business to conduct your work as a CSEP Certified Personal Trainer® or CSEP Clinical Exercise Physiologist®, or if you contract your professional services to a business (for example, a fitness centre or community centre), you may be asked by that facility to add their business name to your CGL policy as an “Additional Insured” to protect them against your negligence.

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, contact Berkley Canada at claims@berkleycanada.com.

Additional Insurance Products & Services

Cyber Security & Privacy Liability

Members can purchase a comprehensive Cyber Security and Privacy Liability policy to manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Employment Practices Liability (EPL)

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL insurance protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

Legal Services Package

Specialized legal helpline for personal and business matters. CSEP members have access to a telephone legal helpline to ask general business or personal legal questions. Members also have access to a library of business and personal document templates to draft and publish an official legal document within the most recent legislative and regulatory requirements.

Insurance for Small Gym Owners

Combined Property, Crime, Business Interruption and Commercial General Liability coverage for CSEP members who rent or own commercial space for a small gym, own exercise equipment, and/or have employees working in their gym facility.

How to Apply

Please contact BMS if you have any questions or to secure the coverages above.

BMS Canada Risk Services Ltd. (BMS)

Toll Free: 1-844-517-1370

Email: csep.insurance@bmsgroup.com

More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policies, including all exclusions and limitations are described in the policy document, a copy of which can be obtained from CSEP or by contacting BMS.