



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 client 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.

Coverage Options:

CSEP CERTIFIED PERSONAL TRAINER® (CSEP-CPT)	
Professional Liability & Commercial General Liability	\$4M per claim/\$6M aggregate \$5M per occurrence/\$5M aggregate
CSEP CLINICAL EXERCISE PHYSIOLOGIST™ (CSEP-CEP)	
Professional Liability & Commercial General Liability	\$5M per claim/\$10M aggregate \$5M per occurrence/\$5M aggregate

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.

Professional Liability Insurance Coverage Details:

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 Costs Reimbursement	\$25,000
Therapy & Counselling Expenses	\$50,000
Subpoenaed to Appear	\$50,000
Loss of Earnings	Up to \$1,000 per day
Extended Reporting Period	5 years
Deductible	Nil

Commercial General Liability Insurance Coverage Details:

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

Additional Insurance Products & Services:

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.

HOW TO APPLY



The CSEP PLI/CGL program is a mandatory plan for all active members and the cost is included in your membership fees. Please contact CSEP to secure membership and individual insurance.

For all other insurance solutions, please contact BMS.

Canadian Society For Exercise Physiology

 memberships@csep.ca
 www.csep.ca/insurance

BMS Canada Risk Services Ltd. (BMS)

 1-844-517-1370
 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 policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

bms.



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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.

Insurance for Small Gym Facilities

Do you rent or own commercial space for a small gym? Do you own exercise equipment or have employees working in your gym facility? CSEP members have exclusive access to a comprehensive Small Gym Package.

The CSEP Small Gym Package is designed for business owners and independent contractors with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Property / Contents, Business Income, and Crime Protection to ensure comprehensive coverage for your business.

Cyber Security & Privacy Liability

Members can purchase a \$1M Cyber Security and Privacy Liability policy to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation. This coverage is recommended for business owners who employ/contract administrative and/or professional staff, and/or engage independent contractors, volunteers, or students.

Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

24 Hour Accident Coverage

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

NEW! Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment that gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

NEW! Family Cyber Coverage

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

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