

The Chinese Medicine and
Acupuncture Association of Canada



L'Association de Medecine
Chinoise et D'Acupuncture du Canada

加拿大中醫藥針灸學會

Acupuncture / Traditional Chinese Medicine Practitioners Insurance

Welcome to the CMAAC insurance program provided through Partners Indemnity Insurance Brokers. By completing the malpractice and business insurance application appearing on the site you will receive a non-obligation quote from Partners Indemnity. This is underwritten by CNA Insurance Company.

You are able to purchase the insurance by cheque, or credit card. Master Card or VISA.

If paying by Visa or MasterCard please use the link below:

<https://www.policypayments.com/PartnersIndemnity?step2>

Please note that there is a system access fee of 2% for all credit card transactions processed on the secure credit card payment site. The system access fee is not a surcharge it is to cover the ongoing costs of security, development and administration. We also accept cheque (no system access fee). Please make cheque payable to Partner Indemnity Insurance Brokers Ltd.

Below is an insurance description for you to follow which should help you decide which insurance you would require to protect you both professionally and otherwise from the business risk from your practice or clinic.

If you have any questions you can speak with one of Partners Indemnity Representatives by calling 416-366-5243 or toll free at 1-877-427-8683. Or email programs@partnersindemnity.com

Do you have the right insurance coverage?

Many regulated Practitioner's in Canada are required to carry a minimum of \$1,000,000 plus malpractice (Errors & Omissions) liability insurance. However this may not be the only insurance that you should be purchasing to protect you or your business from financial loss in case of a claim. Whether practicing as a sole practitioner or operating with others in an office/clinic environment we have prepared the following insurance checklist to assist you in your decision on how best to protect your financial interests as a practicing Doctor.

Type of Practice	Malpractice Professional Errors & Omissions Liability	Clinic Malpractice Professional Errors & Omissions Liability	Commercial General Legal Liability	Office Clinic Business Package (includes Commercial General legal Liability)
Required Insurance	ü			
Additional Insured Name	ü	ü		
Working For Somebody Else	ü		ü	
Working on your own in several locations	ü		ü	
Own & Operate Office on Your Own	ü	ü	ü	ü
Operate a Clinic with other Professionals	ü	ü	ü	ü

Malpractice Professional Errors & Omissions Liability Insurance

All licensed medical practitioners' in Canada are required to carry a minimum of \$1,000,000 to \$5,000,000 Malpractice (E & O liability) including Regulator Legal Expense for a sublimit of \$100,000. If you operate your practice under a separate name this name should be added to your personal Malpractice policy.

Clinic Malpractice Professional Errors & Omissions Liability Insurance

This would protect the clinic name for claims generated by other professional practitioners working in your clinic. Please note that each professional practitioner working in your clinic must carry their own personal Malpractice Insurance for minimum limits of \$1,000,000. Students working under the guidance of a Licensed Professional Practitioner would be exempt from this requirement.

Commercial General Legal Liability Insurance

Commercial General Liability insures you for slip and fall claims. For example, if your patient should happen to hurt themselves coming onto your premises or falls while getting on or off the examining table. This would be beyond your Professional Liability Policy Malpractice Insurance. It is important to note that this policy provides insurance for products liability. In most instances this is insured under your Malpractice liability policy, but if your clinic offers services non-related to your practice you may be at risk. We have found that business office/clinic policies purchased outside of the insurance program exclude this coverage.

Office/Clinic Business Package (Including Commercial General Legal Liability)

This provides insurance for the practitioner who operates their own office or business clinic and requires more extensive insurance coverage. It includes Commercial General Legal Liability, Property and Crime Insurance.

Cyber Cover

This protects you and your practice for the forensic and legal expense to investigate and secure security leaks including liability from patents and or other third parties if their medical files or credit cards have been compromised.

Unlimited Telephone legal Advice

This allows you to contact a lawyer by telephone consulting where legal advice can be provided for both business and personal matters.

Health Benefits Insurance is also available.

If you have any questions please do not hesitate to contact Partners Indemnity service representative at 1-877-427-8683.

