

Worldwide Coverage Territory: What CPA/CPAP Members Need to Know

Did You Know? The coverage territory of your CPA/CPAP Professional Liability Insurance Policy (PLI) is worldwide.

This means that your policy will follow you wherever you deliver your professional services, across Canada and beyond.

Do any of the following scenarios apply to you?

- You have relocated to another province/territory and would like to deliver in-person services;
- You deliver professional services virtually from one province/territory to clients in another part of Canada or abroad;
- You are temporarily located outside Canada and deliver professional services virtually to your clients in Canada;
- You are temporarily located outside Canada and would like to deliver in-person services.

If yes, your CPA/CPAP Professional Liability Insurance (PLI) is there to protect you.

Important Note

As a regulated professional and for coverage to apply, you are expected to identify and abide by the required professional licensing in the relevant jurisdiction(s), if there are specific requirements in place regulating or governing your profession in those area(s). This includes where you are primarily registered, where you are located (if different) and where your patient is located (if different).

What does this mean? Here are a few practical examples to assist with understanding the insurer's expectations:

1. You have relocated to Nova Scotia from another part of Canada, with the intent to deliver in-person services. You must hold the required professional licensing in **Nova Scotia**.
2. You are delivering services virtually from Alberta to clients in Ontario. You must identify and abide by the licensing requirements in **Alberta and Ontario**.

3. You are delivering services virtually from Alberta to clients in Florida. You must identify and abide by the licensing requirements in **Alberta and Florida**, if in place.
4. You have temporarily relocated to Costa Rica and deliver services virtually to your clients in Manitoba. You must identify and abide by the licensing requirements in **Manitoba and Costa Rica**, if in place.
5. You have temporarily relocated to England and would like to deliver in-person services. You must identify and abide by the licensing requirements in **England**, if in place.

How Coverage Responds For Treatment Provided Outside of Canada

Your CPA/CPAP PLI policy's worldwide coverage territory means that your policy will respond to insured claims that arise for virtual and/or in-person treatment provided outside of Canada when the action or lawsuit is brought forward in Canada, provided you hold the required professional licensing in the relevant jurisdiction(s).

The policy will also respond to insured claims that are brought forward in the United States, where appropriate licensing is in place and the services delivered in the United States do not represent more than 20% of your practice.

More Questions?

For more information or to discuss your specific practice circumstances, please contact a broker at BMS – we're here to help.

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