

Reporting a Professional Liability or Cyber Claim: **Insurance and Risk Management in practice**

If you are served with a statement of claim from a lawyer threatening legal action on behalf of an injured patient it's not a stretch to assume that most psychologists would pick up the phone and report the claim to their professional liability insurance provider.

But imagine for a moment that it's not a legal letter demanding compensation. Instead it's a letter from your regulatory College notifying you that a complaint has been made about your professional services.

Or imagine that you arrive to work one morning and turn on your office computer only to realize that it has been infected by a virus. The virus has potentially compromised the personal health and billing information of dozens of your patients.

In these circumstances, do you try to resolve the situation on your own or do you report the claim to your insurer?

Without question, you should report the claim to your insurer. It is always in your interest to do so no matter how small the issue might seem. In fact, your CPA/CPAP insurance policy requires that you report any actual – or even potential – claim within 30 days of being made aware of it.

When you try to resolve the issue on your own, you may be jeopardizing your access to insurance coverage and legal defence services through your CPA/CPAP policy. We are aware of circumstances where psychologists have secured independent legal counsel but for a variety of reasons have decided to pursue coverage under their policy at a later date. If the 30 day reporting period has passed, you run the risk of your claim not being accepted. This means you could become responsible to pay the costs of on-going legal representation and other associated fees out of pocket.



When reporting a claim, you will speak in confidence with a claims specialist, who will examine your policy, identify your coverage and assist you with next steps, including coordinating your legal defence if required. Reporting a claim will not limit your ability to secure coverage in the future. It's not like car insurance - your rate won't go up just because a claim has been made.

Don't jeopardize your access to insurance coverage and legal defence services. Communicating with your claims representative will give you the peace of mind that comes with knowing insurance experts are working with you to achieve the best possible outcome for all involved.

Claims Reporting

To report a Professional Liability claim, please contact your claims adjuster, Crawford, at 1-888-218-2346 or email PsyClaims@crawco.ca.

To report a Cyber Liability claim, please contact your insurance broker, BMS Group, at 1-855-318-6038 or email psy.insurance@bmsgroup.com.