

Legal Expense for Insurance Audits



Even the most diligent professionals can face audits, investigations, or inquiries. Legal Expense for Insurance Audits coverage ensures that if you're ever called to respond, you don't have to handle the financial burden alone.

It can help pay for legal representation, expert guidance, and related expenses — costs that are typically not included in standard Professional Liability Insurance policies and would otherwise come out of your pocket.

This insurance is recommended for service providers who bill insurers, submit claims to third-party payers, or want added protection against the growing risk of audits and regulatory reviews.

Consider this example where a Legal Expense for Insurance Audits policy may respond:

Steph receives a notice that her billing practices are being audited after an insurance company flagged several claims. Concerned about potential legal costs and the impact on her business, she seeks assistance.

With this coverage, Steph's legal fees are covered, and she is assigned a specialized lawyer who helps her prepare the necessary documentation and represents her throughout the audit.

The audit concludes without any issues, allowing Steph to continue her practice with confidence, knowing her legal rights were protected and her expenses were covered.

How to apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

- 1-855-318-6558
- connect.canada@bmsgroup.com
- www.canada.bmsgroup.com

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.

2026-2027 coverage highlights:

Limit	\$25,000 per claim / \$125,000 aggregate
Legal Costs	Involved in any investigation, inquiry, or audit required by an insurance company or benefit provider
Services provided by your office	As long as it relates to your professional activities

