



Optional Professional Liability Insurance Policy for Certificate Candidates:

Certification candidates now have the option of purchasing their own Professional Liability Insurance Coverage. This coverage provides independent limits of insurance for the certificate candidate; for services rendered while under the supervision of a certified athletic therapist, during non-academic periods.

Key Notes:

- Coverage provides a limit of \$1,000,000 per claim /\$2,000,000 per policy term for each student.
- Premium has been negotiated at a reduced rate of \$30.00 per certificate candidate.
- Certificate candidate coverage is intended for nonacademic periods. Students are typically covered by their educational institution during academic periods. Should this not be the case, please contact Aon.
- The certificate candidate must be operating under the supervision of a certified athletic therapist.
- Certificate candidates do not have full rights to an athletic therapist's policy, even if added as a certificate candidate. An athletic therapist's policy will only provide coverage to a certificate candidate if they are brought into litigation that pertains to the services provided for the athletic therapist under the athletic therapist's direction. The extension of coverage to the athletic therapist's policy is not intended to penalize the athletic therapist but rather extend coverage to a certificate candidate, should the athletic therapist be held vicariously liable.
- Coverage purchased under the CATA program for certified athletic therapists extends to certificate candidates working under their supervision, if they are held vicariously liable. Consequently it is recommended that certificate candidates obtain individual malpractice insurance, as noted above. If both policies are present and the certificate candidate is named in a suit due to the rendering of their professional services, the circumstances of the incident will determine the appropriate policy to respond.

If you have any questions whatsoever with respect to the Optional Professional Liability Insurance Policy for Certificate Candidates, please do not hesitate to contact Aon by telephone at 1-866-488-3521 or by email at group.programs@aon.ca