



“PUTTING THE PIECES TOGETHER FOR YOU” The Self Employed OT

If you are self-employed, your professional liability insurance may not sufficient to assure your full protection. Self-employed OT’s are potentially liable for a wide range of law suits which are not professional in nature and therefore require different protections. For example:

- While doing an assessment at a clients’ home, a freak accident occurred in which a chair collapsed causing serious injuries. The client sues you. The court felt that you had directed her and as such are 20% liable for her injuries. The settlement assigns you \$40,000 plus \$65,000 in legal fees based on damages of \$200,000.
- Your client slips while on your premises and severely injures his hip. You are assessed damages – a \$50,000 reserve on a claim.

If you are self-employed, your malpractice liability insurance alone is not good enough.

LMS PROLINK Ltd. has arranged effective protection called **Commercial General Liability**. All self-employed OT’s should carry this coverage. Commercial General Liability insurance, or CGL, is coverage that will protect your business in the event that you are sued. CGL coverage is designed to protect against claims for bodily injury or property damage