



### Highlights of a brief analysis of Insurance Programs offered by CKA vs CSEP vs CATA vs. KinInsurance.ca

This document's primary use is to inform Kinesiologists (Kins) of the differences between Insurance Programs offered by the listed organizations. CKA is not responsible for consequences and damages that may occur as an outcome of its interpretation and analysis of the different insurance programs. It is to be stressed that the aim is to guide Kins and not to provide them with a detailed analysis of the insurance programs. Interpretation of the insurance program clauses often depends upon the particular circumstances and if Kins are in difficulty over interpretation they should seek independent advice from a licensed insurance broker.

#### CSEP Insurance Programs vs. CKA (PROLINK)

1. CSEP bundles insurance premiums into their membership fees vs. CKA and PKAs which separate insurance through PROLINK for greater transparency.
2. CSEP does not automatically include coverage for Kinesiology. It is an optional package to be purchased for \$85 in addition to the standard PLI coverage costs included in CSEP membership:  
For example, \$2M of PLI coverage would cost an additional \$85 for a Kin with CSEP vs CKA (PROLINK) offering \$2M of coverage for a premium of \$60;
3. The CSEP Professional Liability policy does not automatically cover a member's incorporated business or their employees. The CSEP PLI policy covers the member/Kinesiologist as an individual but not as a legal business entity. If a CSEP operates under a business name, then the member can cover the legal entity by purchasing a business insurance option for an additional cost of \$100 vs. CKA (PROLINK) which includes both the Business entity and individual under the policy for the same \$60 (in our example). This \$100 surcharge with CSEP does not cover employees, only a single Kin. If there is more than 1 employee, then the cost is increased to \$125.
4. CSEP does not automatically cover additional third parties under the CGL policy. Coverage for third parties (i.e., employers or venues) is available for an additional \$28 vs. CKA (PROLINK) which includes adding CGL coverage for third parties at no extra charge. This is important in case an employer or contracting customer needs to be added as an additional insured on your policy.
5. CSEP has no cyber and privacy coverage vs. CKA offers free unlimited consultation with experts to resolve privacy issues at no extra cost.
6. CSEP is much more expensive for a Kin: i.e. for a Kin in Manitoba: coverage would be CSEP (\$85 + \$100 = \$185 + membership Prv + Nat'l) vs CKA (\$60 + Prov.\$50 + Nat'l 36\$ = \$146)
7. In order to be covered by the CSEP insurance, the kinesiologist will have to display beside his/her name the title of CSE-CEPP rather or with its kinesiologist title – this contravenes the code of ethics of Kinesiologist.

#### CATA insurance Programs vs. CKA (PROLINK)

1. CATA bundles both PLI & CGL together vs. CKA where the coverages are offered separately. For example, when CATA issues a package at a cost of \$168 with a coverage of \$5M, it is a combined coverage of \$5M together vs. CKA which is \$5M for PLI and a separate \$5M for CGL, thus CKA total coverage in this example is \$10M for the same cost of \$164.

2. CATA charges a much higher premium for the PLI and CGL if the member is employed or contracted by a professional sports team. The premium for \$1M for each claim and \$2M for the policy period is \$215. CKA does not assess a higher premium rate if the member is employed or contracted by a professional sports team. CKA does not differentiate based on where a Kin works. Kins are covered regardless of who they work for and at a lower cost
3. CATA & CKA cover both employees and the business entity
4. CATA includes \$50K coverage for cyber and privacy vs CKA offers free unlimited consultation with experts to resolve privacy issues at no extra cost

#### **KinInsurance.ca vs. CKA (PROLINK)**

1. The offering from kininsurance.ca is not nearly as strong as what CKA members receive. They are charging \$260 for Professional Liability. Our premium is \$55 for \$1M / \$3M and only \$99 for \$5M of coverage. We also cover employees vs. Kininsurance.ca does not.

Version: 2018-01-26