



BUSINESS INSURANCE PRODUCTS

Commercial General Liability

Commercial General Liability (CGL) insurance provides coverage to protect against claims arising from injury or property damage that you (or your business) may cause to another person as a result of your operations and/or premises (e.g., a client may slip and fall on a wet floor and injure themselves). Business CGL coverage is recommended for members who own or operate clinics with 2 or more professional staff.

Rates starting at **\$75** for a \$3,000,000 limit.
Increased limit options are available.

CGL Coverage Highlights

Each occurrence limit	Starting at \$3,000,000
Personal Injury/Advertising Injury	As per limit selected
Products / Completed Operations	As per limit selected
Tenants Legal Liability	\$1,000,000
Medical Expenses	\$25,000 anyone person
Non-owned Automobile	\$2,000,000
Damage to Hired Automobiles	\$75,000
Employers Liability	\$1,000,000
Employee Benefits	\$2,000,000
Deductible	Nil

Contents & Crime Coverage

For members who operate a private practice, and rent or own a space for which they require contents coverage. Contents include items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments. Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic.

Rates starting at **\$175** for a \$25,000 limit.

Contents Coverage Highlights

Business Income	\$50,000
Valuable papers	\$50,000
Accounts Receivable	\$50,000
Property in Transit	\$10,000
Property of Others	\$25,000
Plants, Lawns, Trees, Shrubs or Flowers	\$10,000 per occurrence (\$1000 per plant)
Property Off Premises including Property on Exhibition	\$50,000
Co-insurance	90%
Deductibles:	
Property	\$1,000
Sewer backup	\$2,500
Flood	\$25,000
Earthquake	10% minimum, \$25,000 or \$50,000

Crime Coverage Highlights

Employee Dishonesty	\$10,000
Loss Inside the Premises	\$10,000
Loss Outside the Premises	\$10,000
Money orders/Counterfeit Currency	\$10,000
Depositors Forgery	\$10,000
Computer Fraud & Funds Transfer Fraud	\$10,000
Credit Card Forgery	\$5,000
Deductible	\$1,000 per occurrence

Legal Entity Professional Liability Coverage

This policy responds if your business name is brought into a statement of claim or lawsuit alleging negligence or malpractice. Following an incident, a client's legal counsel will commonly name all individuals involved in the client's care, including the business or clinic as the larger provider of services. A Legal Entity Professional Liability insurance policy protects your business assets in these circumstances.

Business owners should consider purchasing this coverage if other professionals (for example, co-owners, employees, associates) are working for or on behalf of your business and/or billing under your business name. Note that you do not need to purchase Legal Entity Professional Liability insurance for administrative staff.

Each professional within the clinic must carry minimum \$2,000,000 individual Professional Liability insurance.

Coverage limits match and are shared with the Professional Liability insurance options selected. **Price \$108**

Cyber Security & Privacy Liability Coverage

Cyber Security and Privacy Liability insurance protects against claims arising out of theft, loss, or unauthorized disclosure of a third party's personally identifiable information. Note that the CCPA Professional Liability policy automatically includes \$50,000 of Cyber Security and Privacy Liability Coverage.

Individual Cyber coverage can be increased to \$1,000,000 for an additional premium of \$90. Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses.

How to Apply

Please contact BMS or visit www.ccpa.bmsgroup.com to purchase coverage online.

More information

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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS). For more information please contact BMS.

Employment Practices Liability Coverage

Do you employ administrative and/or professional staff? Does your clinic engage independent contractors, volunteers, or students? This insurance is designed for business owners to protect against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and others.

Comprehensive definition of Employment Practices Wrongful Act, which includes:

- Retaliation;
- Discrimination;
- Employment harassment, including sexual harassment, bullying, and hostile work environment;
- Wrongful termination;
- Failure to employ or promote;
- Breach of employment contract.
- Also responds to employment-related allegations of:
 - Deprivation of a career opportunity;
 - Defamation;
 - Negligent evaluation;
 - Wrongful discipline;
 - Misrepresentation.
- Protects your business, executives and employees against allegations made by:
 - Employees;
 - Independent contractors;
 - Volunteers;
 - Students.

Limit Options	Price*
\$100,000	\$220
\$250,000	\$295
\$500,000	\$310
\$1,000,000	\$400
Deductible (all Limit Options)	\$1,000

**Rates are for clinics/groups of clinics under the same ownership with less than 25 employees.*