

COMMERCIAL GENERAL LIABILITY & CRIME

Understanding Commercial General Liability

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor, or you may accidentally cause property damage to a client's home during a consultation.

Commercial General Liability (CGL) Insurance is recommended if you are an independent contractor or business owners and **do not** have any contents (equipment, stock, improvements, and betterments) that you wish to ensure.

In the event that contents coverage is required, BMS recommends purchasing a Clinic Package policy. Please contact BMS for more details.

Individual Commercial General Liability Coverage

This coverage is recommended for independent contractors / sole proprietors with no additional staff.

Business Commercial General Liability Coverage

This option is recommended for members who have other healthcare professionals (employees or contractors) working for or on behalf of their business. This protects your business in the event a CGL claim is made involving your business operations (including the activities of your employees or contractors) and/or premises.

Coverage Options

Number of Employees	\$2,000,000 per occurrence / \$2,000,000 aggregate	\$5,000,000 per occurrence / \$5,000,000 aggregate
Individual	\$274	\$396
1-4	\$359	\$520
5-9	\$434	\$624
10+	Referral	Referral

Please note:

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.

Coverage Details

All options include:

- All risk tenants' legal liability
- Medical expense: \$25,000 per person
- Non-owned automobile insurance

Event Coverage

Events that are within the scope of practice, i.e. events that you would typically expect a physio practice to engage in such as annual meetings, participating in trade shows, attending road races and other sporting events, are included with this package. Events that the clinic is hosting must be referred to BMS/Novex for approval.

Crime

Members have the option to purchase Crime coverage which protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic. **\$55 annual premium.**

How to Apply

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

This insurance is available to all CPA members. Members can purchase insurance coverage at any time; however, October 1st is the annual policy renewal date.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6136

Email: cpa.insurance@bmsgroup.com

Web: www.cpa.bmsgroup.com

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).