



CLINIC PACKAGE

Do you operate a business and have CONTENTS or PROPERTY to insure?
Do you have PROFESSIONALS working for, or on behalf of, your business and/or billing under your business name?

CPA members have access to a comprehensive Clinic Package coverage designed to meet the specific needs of physiotherapist business owners.

Clinic Package Highlights – Premium \$746

Property Insurance	
Contents (equipment, stock and tenants improvement and betterments)	\$125,000 (Increased limits available)
Business Interruption	Actual Loss Sustained
Virus & Bacteria Exclusion	Included
Deductibles	Contents: \$500 Sewer backup/Water damage: \$2,500
Crime	
Employee Dishonesty	\$50,000 (aggregate)
Broad Form Money & Securities	
Loss Inside Premises	\$10,000
Loss Outside Premises	\$10,000
Messenger or Custodian Home	\$10,000
Money Order & Counterfeit Paper	\$10,000 (aggregate)
Depositors Forgery	\$10,000 (aggregate)
Credit Card Forgery	\$10,000 (aggregate)
Computer Fraud	
Insured's interest	\$10,000 (aggregate)
Customers' interest	\$1,000 per customer / \$10,000 aggregate

Commercial General Liability	
General Aggregate	\$5,000,000
Bodily Injury & Property Damage	\$5,000,000
Products and Completed Operations	\$5,000,000
Personal Injury & Advertising Injury	\$5,000,000
Tenants Legal Liability	\$5,000,000
Medical Payments	\$50,000 per person
Non-owned Automobile	\$5,000,000
Cross Liability Clause and Severability of Interests Clause	Included
Coverage for Workshops	Available
Coverage for Pool Services	Available
Deductibles	Property damage: \$250 Tenant's legal liability: \$500

All other coverage per Master Policy Wordings.

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

Understanding Clinic Package Insurance

CPA's Clinic Package is designed for business owners and independent contractors with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Interruption, and Crime Protection to ensure comprehensive coverage for your business.

The Clinic Package policy provides coverage if your business is sued for bodily injuries to a third party that occur as a result of your operations and/or premises. It also provides coverage to protect against damage to property, including professional equipment, and loss of revenues caused by an interruption of business activities arising from an insured loss (such as fire). You are also protected against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business/office.

Physiotherapist business owners who own the building in which their clinic is located can also add Building Coverage to their policy. This insures the bricks and mortar of your property, protecting you against loss or damage from a broad range of causes, including natural disasters and other threats to business operations, such as vandalism.

How to report a claim

Claims, actual or potential, must be reported within 30 days of you being made aware of a possible claim. No written or oral statement should ever be made, except upon the advice of the Insurer. A member should never offer compensation to a patient nor admit liability, as this could interfere legally with the Insurer's handling of the claim. To report a claims please contact BMS Group at 1-855-318-6136. For additional information on claims reporting or to learn more about the program's superior legal defense services, please visit www.cpa.bmsgroup.com.

Renew or purchase Cyber Security & Privacy Liability coverage and/or Employment Practices Liability online at www.cpa.bmsgroup.com or contact BMS Group at 1-855-318-6136 or cpa.insurance@bmsgroup.com.

How to Apply

Please contact BMS Group 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 Group)

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

Toll Free: 1-855-318-6136

Fax: 613-701-4234

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 Group). For more information on the coverage please contact us.

Optional Business Coverage

Cyber Security & Privacy Liability Coverage

Members have the option to purchase Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your clinic engage independent contractors, volunteers, or students? EPL coverage protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations with Employment Practices Liability insurance.