



APPLICATION FOR CLINIC PACKAGE AND/OR CYBER SECURITY & PRIVACY LIABILITY (FOR YOUR BUSINESS), AND/OR EMPLOYMENT PRACTICES (MANAGEMENT) LIABILITY INSURANCE

Name of Applicant:

Clinic / Business Name:

Mailing Address:

City:

Prov./Terr.:

Postal Code:

Telephone:

Email:

Clinic / Business Location (if different from above):

Address:

City:

Prov./Terr.:

Postal Code:

1. Are you a member in good standing with the Canadian Physiotherapy Association? Yes No
Membership Number:

2. Does the clinic provide professional services outside the scope of physiotherapy? Yes No
If yes, please provide details:

3. Has any application for similar insurance (i.e. commercial general liability, property insurance, cyber security and privacy liability, and/or employment practices liability) ever been denied or cancelled? Yes No
If yes, please provide details:

4. Have you/your business ever had a Commercial General Liability claim made against you/your business and/or have you made a Property claim that you have not reported to BMS? Please only select "Yes" if you have not already reported the claim to BMS Yes No
If yes, please provide details:

5. Does the applicant have any knowledge of any act/incident, which might give rise to a claim under this policy, or do you anticipate any claims being brought against you/your business? Yes No
If yes, please provide details.

6. Does the clinic/business provide workshops and/or classes? (e.g: fitness, pilates, yoga, wellness etc)? Yes No
If yes, additional \$250 premium will be applied

7. Yes No
Does the clinic/business offer use of gym facilities to non-clients?

8. Do any professionals working for the clinic/business provide services in a pool? Yes No
If yes, additional \$250 premium will be applied

If yes, please provide additional details:

- Location address:
- Who owns the pool?
- Confirm client ratio is not greater than 3:1 Yes No

Confirm if lifeguard is present Yes No

9. Does the clinic/business provide any services to animals? Yes No

Clinic Package Insurance

Clinic Package insurance includes Commercial General Liability, Contents, Crime and Business Interruption.

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you 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 on your premises or you may accidentally cause property damage during a home visit.

Contents includes items usual to a clinic, including professional equipment, 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 clinic.

Business Interruption insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

Occurrence-based policy

Contents/Property & Crime Deductibles:

Sewer Back-up \$5,000

Water Damage \$5,000

Flood \$25,000

Earthquake 3% subject to a minimum of \$50,000, except in BC & QC to be Miscellaneous Property \$1,000

Crime \$1,000

Commercial General Liability Deductible

\$250 Property Damage

\$500 Tenant's Legal Liability

Contents Deductibles

\$2,500 Sewer backup/Water damage deductible

\$500 All other losses deductible

Coverage Limits

\$5,000,000	Commercial General Liability limit Includes: Bodily Injury and Property Damage Products-Completed Operations Personal Injury and Advertising Injury Medical Payments \$50,000 per person Tenants' Legal Liability Non-Owned Automobile Included Vicarious Liability \$500,000 per occurrence/\$1,000,000 aggregate
\$125,000	Contents on premises including leasehold improvements and betterments limit
\$50,000	Crime - Employee Fidelity Dishonesty limit Also: Broad Form Money and Securities \$10,000 Money Order and Counterfeit Paper \$10,000 Depositors Forgery \$10,000 Credit Card Forgery \$10,000 Computer Fraud \$10,000
	Exclusions Virus and Bacteria Exclusion – included Cyber Incident Exclusion – included
\$821	Annual premium + applicable sales tax

Do you require Equipment Breakdown coverage? Yes No

If yes, please indicate your contents limit: _____ (additional fees apply)

The policy is subject to 90% Co-insurance Clause. See following page for details.

Please contact BMS Canada Risk Services Ltd. if:

- Building or condominium unit coverage is required
- Flood and Earthquake coverage is required
- Higher limits of coverage are required
- Coverage at an additional location is required
- The clinic intends on hosting any events during the policy term

Co-Insurance

Since the concept of co-insurance is fundamental principle of property and business continuation insurance, it is imperative that you understand it before considering the amount of insurance you buy.

Co-insurance is simply an agreement between 'You' and the 'Insurance Company', whereby you agree to maintain coverage up to a stated percentage of the value of the property you wish to insure (90%).

Should a loss occur, consideration is then given to the amount of insurance carried compared to actual values prior to the loss. If the amount of insurance is within the agreed co-insurance percentage requirement, the loss is paid in full, up to the policy limits. If, however, the amount of insurance that you carry is below the agreed percentage, you and the company will then share in the loss.

Please note the following example:

Assume that the replacement cost value of your contents is \$100,000, and the policy contains a 90% co-insurance clause. This means you should be insuring to at least 90% of the replacement cost value of your contents – or \$90,000 in this case. If you are only carrying \$80,000 of coverage, and suffer a partial loss of \$50,000 (replacement cost value), then the Insurer will indemnify you based on the amount that you have insured to required value, according to the following formula:

$$(\text{Amount of Coverage Insured} \div \text{Required Amount of Coverage Insured}) \times \text{Amount of Loss} = \text{Claim Payment} (\$80,000 \div (\$100,000 \times 90\%)) \times \$50,000 = \$44,444 \text{ Payment for loss (less deductible)}$$

As you can see, in this example the Insurer will only indemnify you for the proportion of the loss that you are insured to the required replacement cost value.

*All losses are subject to a deductible, which is deducted from the payment amount. BMS recommends that your insurable values be reviewed frequently by a competent, independent appraisal company.

Replacement cost means the cost of replacing, repairing, constructing or re-constructing property of like kind and quality and for like occupancy or use without deduction for depreciation. Replacement cost is the actual cost to replace an item or structure to its pre-loss condition.

I understand the co-insurance clause and have selected an adequate contents limit

Cyber Security & Privacy Liability (for your business)

\$1,000,000 Cyber Security & Privacy Liability

Policy aggregate limit of liability for Damages, Claims Expenses, Penalties, Cyber Extortion Loss, Data Protection Loss, Business Interruption Loss and PCI Fines, Expenses and Costs: CAD 1,000,000

- But sublimited to:
- Regulatory Defence and Penalties: CAD 250,000
- PCI Fines, Expenses and Costs: CAD 100,000 (if PCI Compliant)
- Cyber Extortion: CAD 100,000
- Data Protection Loss: CAD 100,000
- Business Interruption Loss: CAD 100,000
- (i) Forensic Expenses sublimit: CAD 25,000
- (ii) Dependent Business sublimit: CAD 10,000

Notified Individuals: 100,000 Notified Individuals in the Aggregate for Business Cyber Security & Privacy Liability.

Aggregate Limit of Coverage for Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses combined: CAD 250,000

Deductible CAD 1,000

Do you require Cyber Security & Privacy Liability (for you business)? Yes No
(If Yes, please complete the fields below)

Business & Employees – \$0 to \$500,000 gross revenue	<input type="checkbox"/> \$625 annual premium
Business & Employees – \$500,001 to \$1,000,000 gross revenue	<input type="checkbox"/> \$914 annual premium

Business & Employees – \$1,000,001 to \$1,500,000 gross revenue \$1,064 annual premium

Business & Employees – \$1,500,001 to \$2,000,000 gross revenue \$1,328 annual premium

Business & Employees – \$2,000,001 to \$2,500,000 gross revenue \$1,509 annual premium

Business & Employees – \$2,500,001 to \$3,000,000 gross revenue \$1,582 annual premium

Business & Employees – Above \$3,000,000 gross revenue Referral

Does your business transfer funds? If so, BMS recommends you consider adding Fraudulent Instruction coverage - \$25,000 limit for \$190/year or \$100,000 limit starting from \$250/year. Please contact BMS to find out more or purchase this additional cover.

Has any Cyber claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business? Please only select yes if not already reported to BMS/Beazley. Yes No
If yes, please provide details.

Are you aware of any facts, circumstances or situations, which may reasonably give rise to a claim against you/your business? Please only select yes if not already reported to BMS/Beazley. Yes No
If yes, please provide details.

Have you ever had a privacy breach, and/or network security incident in the past? Yes No
If yes, please provide details.

Do you implement basic loss control measures such as: Antivirus software, a firewall, and/or regular software patch installations? Yes No

Please be advised that this policy excludes any loss or liability arising out of or resulting from any theft of, loss of, or parting with, any portable computing device or media containing data in an electronic format, unless the data stored on such device or media are stored in an encrypted format.

Please confirm you understand and agree to this coverage exclusion and would like to proceed with your purchase.

Do you/does your business regularly back-up critical data to a “offline” location (Example, USB or hard drive) that would be unaffected by an issue with your live environment, and you test to ensure that back-ups are recoverable Yes No

Do you/does your business use multi-factor authentication (MFA) for cloud based services (Such as cloud based email account access) and for all remote access to your network? Yes No

Do you/does your business regularly (at least annually) provide/take cyber security awareness training, including anti-phishing, to all individuals who have access to your organization’s network or confidential/personal data? Yes No

Do you/does your business not allow remote access into your environment without a virtual private network (VPN) Yes No

Cyber Security & Privacy Liability coverage is also available for individuals. Please contact BMS Group for more information or to apply for coverage.

Employment Practices (Management) Liability

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.

Do you require Employment Practices Liability? Yes No
(If yes please complete the fields below)

	Limit	Deductible	Premium*
Option 1	\$100,000	\$1,000	<input type="checkbox"/> \$240 annual premium
Option 2	\$250,000	\$1,000	<input type="checkbox"/> \$325 annual premium
Option 3	\$500,000	\$1,000	<input type="checkbox"/> \$345 annual premium
Option 4	\$1,000,000	\$1,000	<input type="checkbox"/> \$450 annual premium

***NOTE: Rates are for Clinics/Groups of Clinics under the same ownership with 25 employees or fewer. Please contact BMS Group to secure coverage for Clinics/Groups of Clinics with more than 25 employees.**

Has there been or are there now pending, any Claims against the Company, or any past, present directors, officers or employees of the company:

Involving any employment law? Yes No
If yes, please provide details:

Involving non-employment related discrimination or sexual harassment? Yes No
If yes, please provide details:

During the past 12 months, has the Company experienced any change in controlling ownership of the Company? Yes No
If yes, please provide details:

New! Legal Services Package

Specialized legal advice for personal and/or business matters is just a phone call away.

For \$30/year - CPA members now have access to:

Unlimited Telephone Legal Advice

Unlimited access to a confidential 24/7 toll-free line to speak with a lawyer about any legal issue, both personal and professional. Upon calling, you will be connected with a lawyer who is geographically close to you and who is an expert in the area of law you are calling about.

150+ Legal Documents and templates online, anytime you need them

Take advantage of an online library of customizable templates and up-to-date legal documents that have been drafted by lawyers. The document library includes employment contracts, partnership agreements, loan agreements, promissory notes, and more.

Legal Document Reviews

Lawyers will review your short legal documents (e.g. contracts) or legal letters and can draft simple legal letters on your behalf.

ID Theft Case Management Service

If you fall victim to identity theft, the Legal Services package provides access to an identity restoration lawyer to help resolve the matter.

Would you like to purchase the Legal Services Package?

Yes No

New! 24 Hour Accident Insurance

Although we don't like to think about it, accidents can happen. If the accident is serious enough to limit your ability to work, you may be faced with financial stressors in addition to physical ones. This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death.

24 Hour Accident Insurance provides a lump sum benefit where:

- a loss or death occurs due to an Accident, and

- where, as the result of accidental injury, the disablement results in a permanent total disability

The policy also provides coverage for:

- Repatriation costs, and
- Rehabilitation (training) costs should you require special training in order to be qualified to engage in a different occupation following an insured accident.

Coverage Overview

	Coverage
Accidental Death and Disablement (AD&D)	\$25,000
Permanent Total Disability (PTD)	\$25,000
Repatriation	\$5,000
Rehabilitation	\$5,000
Fracture Benefit	\$2,000

Annual Cost: \$35 (Includes \$6 broker fee)

Would you like to purchase 24 Hour Accident Insurance? Yes No

In order to purchase the Accidental Death and Disablement coverage you must be under the age of sixty-five (65).

Please confirm you understand and agree to the eligibility requirements.

Would you like to increase the principal sum for AD&D and PTD to \$50,000 for an additional \$25? Yes No

Declarations and Warranty

I declare that during the last five years no insurer has cancelled, declined or refused to issue me/us any form of insurance and that this application discloses the hazards known to exist at the date of this application. I declare that the statements made herein are in every respect true and correct and hereby apply for a contract of insurance to be based upon the truth of the said statements.

If you are unsure of your coverage requirements please contact BMS Group. A licensed insurance broker will be available to answer your questions during regular business hours.

Signed by: _____ Position: _____

Date: _____

Signing of this form does not bind the Applicant or company to complete the insurance but it is agreed that this form shall be the basis of the contract should a policy be issued.

The insurance premium is fully retained and not refundable.

Payment Information

The following provinces are subject to provincial sales tax:

Ontario residents add 8% sales tax
Québec residents add 9% sales tax
Manitoba residents add 7% sales tax
Newfoundland residents add 15% sales tax
Saskatchewan residents add 6% sales tax

Sub-total	\$
Tax	\$
Total Enclosed	\$

All other provinces are exempt.
GST is not applicable to insurance premiums.

All cheques payable to BMS Canada Risk Services Ltd, or complete credit card authorization below.

Authorization for Credit Card Charge

VISA, AMEX or M/C Account No:

Expiry Date:

CVV:

Cardholder Name:

Signature:

BMS Canada Risk Services Ltd. (BMS Group)

825 Exhibition Way
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6136

Fax: 613-701-4234

Email: cpa.insurance@bmsgroup.com