



# HOW TO APPLY

Please visit [www.cao.bmsgroup.com](http://www.cao.bmsgroup.com) or contact BMS to purchase coverage.

**BMS Canada Risk Services Ltd. (BMS)**

- 1-844-517-1371
- [cao.insurance@bmsgroup.com](mailto:cao.insurance@bmsgroup.com)
- [www.cao.bmsgroup.com](http://www.cao.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 wording, a copy of which can be obtained from BMS.



# BUSINESS COVERAGE FOR CAO MEMBERS

## 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. For example, a patient may slip and fall on a wet floor and injure themselves or you may cause property damage to a practice facility.

-  **Individual CGL** is recommended for independent contractors or business owners with no other professionals delivering services on your behalf.
-  **Business CGL** is recommended for business owners with other healthcare providers delivering services on your behalf.

### CGL Coverage Details:

Bodily Injury & Property Damage	Included
Products & Completed Operations Liability	Included
Personal Injury & Advertising Injury Liability	Included
Tenant's Legal Liability	\$500,000
Medical Payments	\$50,000 per person
S.P.F No. 6 Non-owned Automobile	Included
S.E.F 94 Legal liability for Damaged to Hired Automobiles	\$100,000
Deductible	\$1,000




## Business Professional Liability

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

**Recommended for businesses with other professionals working for or on behalf of your business and/or billing under your business name.**

## Business Package Insurance

This package provides insurance coverage for members who are operating a business. It includes Commercial General Liability, Property, Crime, and Business Interruption coverage to ensure comprehensive coverage for your business.

-  **Property coverage** protects 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 office/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).





# BUSINESS COVERAGE FOR CAO MEMBERS

## Optional Business Coverage

### Cyber Security & Privacy Liability

Members have the option to purchase a \$1M 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 business 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.

### Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

### Business Legal Solutions

This policy provides insurance to **cover the legal costs for resolving a range of matters**, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.



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