



# BUSINESS COVERAGE FOR CCA MEMBERS

## Commercial General Liability Insurance

Commercial General Liability insurance (CGL) protects businesses from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. For example, a patient may slip and fall on a wet floor in your office, or you may accidentally cause property damage to a patient's home during a consultation.

**Individual CGL** is recommended for independent contractors / sole proprietors with **no** additional staff.

**Business CGL** is recommended for members **who have other healthcare professionals** (employees or contractors) working for or on behalf of your business and/or billing under your business name. This protects your business if a CGL claim is made involving your business operations (including the activities of your employees or contractors) and/or premises.

### Commercial General Liability Coverage Highlights:

Bodily Injury / Property Damage	As per limit selected
Personal Injury / Advertising Injury	As per limit selected
Products / Completed Operations	As per limit selected
Tenants' Legal Liability	\$500,000
Medical Expenses	\$25,000 per person
Non-owned Automobile	\$1,000,000 or as per certificate
Damage to Hired Automobiles	\$50,000
Contingent Employers Liability	Included

### Clinic Package

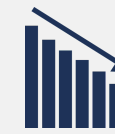
This policy provides insurance coverage for members who are operating a clinic/business **and have valuable contents or property to insure.**



**Contents** include items usual to an office, including professional equipment, desks, chairs, filing cabinets and computers, as well as any stock, and improvements and betterments for which you are responsible.



**Crime coverage** protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the clinic/business.



**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).

### Clinic Package Coverage Highlights:

Commercial General Liability	\$2,000,000/ \$5,000,000
Contents	\$50,000
Crime	\$10,000
Business Interruption	\$150,000

### Clinic Professional Liability Insurance

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Clinic PLI protects the clinic and its assets in such circumstances.

Business owners should consider purchasing this coverage if other health professionals (for example, co-owners, employees, associates) are working for or on behalf of your business and/ or billing under your business name.

Please note that this coverage should be purchased by one individual on behalf of all business owners, employees, and /or the business entity. **Each employee rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance.**

## HOW TO APPLY

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

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

1-855-318-6558

[cca.insurance@bmsgroup.com](mailto:cca.insurance@bmsgroup.com)

[www.cca-insurance.bmsgroup.com](http://www.cca-insurance.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.

