



## BUSINESS COVERAGE AVAILABLE TO CCPA MEMBERS

### Commercial General Liability

Commercial General Liability Insurance (CGL) provides coverage to protect against claims arising from injury to property damage that you (or your business) may cause to another person as a result of your operations and/or premises and not related to your delivery of professional services. For example, a client may slip and fall on a wet floor and injure themselves or you may accidentally cause property damage during a home visit.

**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 professionals delivering services on your behalf.

#### Coverage Details:

Limit of Liability	Up to \$5,000,000
Bodily Injury & Property Damage	As per limit selected
Personal Injury & Advertising Injury	As per limit selected
Products & Completed Operations	As per limit selected
Tenant's Legal Liability	\$1,000,000
Medical Payments	\$25,000 any one person
Non-owned Automobile	Included
Damage to Hired Automobiles	\$75,000
Employer's Liability	As per limit selected
Employee Benefits	\$2,000,000
Deductible	Nil

### Property/Contents, Business Income, & Crime

For members who operate a private practice and rent or own a space for which they require contents coverage.



**Property/Contents** covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock, and improvements and betterments.



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



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

### Business Professional Liability

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. Business Professional Liability Insurance protects the business and its assets in such circumstances.

Business owners should consider purchasing this coverage if other professionals (for example, co-owners, employees, associates) are working for or on behalf of your business and/or billing under your business name. **Each professional within the clinic must carry minimum \$2,000,000 individual Professional Liability insurance.**

Coverage limits match and are shared with the Professional Liability insurance option selected.

### Optional Business Coverage

#### Cyber Security & Privacy Liability Coverage

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.

### Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

### 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.

### 24 Hour Accident Coverage

24 Hour Accident Insurance provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

## How to Apply

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

### BMS Canada Risk Services Ltd (BMS)

Toll Free: 1-844-506-3981

Email: [ccpa.insurance@bmsgroup.com](mailto:ccpa.insurance@bmsgroup.com)

Web: [www.ccpa.bmsgroup.com](http://www.ccpa.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.