



TAILORED INSURANCE SOLUTIONS FOR CHIROPRACTORS

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 and sole proprietors with **no additional staff**.

Business CGL is recommended for members **who have other 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 Details:

Limit of Liability	Up to \$5,000,000 per claim / aggregate
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 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 or contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

☎ 1-855-318-6558
✉ cca.insurance@bmsgroup.com
🌐 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.

bms.



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Additional Insurance Products & Services:

NEW! Insurance Audit Coverage

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. Members can now access Insurance Audit Coverage for legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.

Cyber Security & Privacy Liability

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 patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Personal & Family Cyber Protection

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

Employment Practices Liability

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

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

The Personal Legal Solutions 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

The Business Legal Solutions 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

This coverage 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.




Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment that gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

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