



COMMERCIAL GENERAL LIABILITY INSURANCE

Understanding Commercial General Liability

Commercial General Liability (CGL) Insurance protects you against claims arising from injury or property damage that you (or your business, including your staff) 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 in your office, or you may accidentally cause property damage to a patient's home during a consultation.

CGL is recommended if you are an independent contractor or business owner and **do not** have any contents (equipment, stock, improvements and betterments) that you wish to insure. If contents coverage is required, BMS recommends purchasing an Office Package policy. Please contact BMS for more details.

How to Apply

Please contact BMS or visit www.cca-insurance.bmsgroup.com to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6558

Email: cca.insurance@bmsgroup.com

Web: 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 Canada Risk Services Ltd. (BMS).

Individual Commercial General Liability Coverage

This coverage is recommended for independent contractors / sole proprietors with no additional staff.

Business Commercial General Liability Coverage

This option 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.

CGL 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
Deductible	\$1,000 Employee Benefits \$1,000 Tenants' Legal Liability \$1,000 Damage to Hired Automobile