



CLINIC PACKAGE COVERAGE

Clinic Package

This policy provides insurance coverage for members who are operating a clinic/business and have valuable contents or property to insure. The package includes Commercial General Liability (CGL), Contents, Crime, and Business Interruption to ensure comprehensive coverage for your business.

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.

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.

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).

How to Apply

Members can apply online at www.cca-insurance.bmsgroup.com or contact BMS 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).

CGL Coverage Limits

Bodily Injury / Property Damage	As per limit selected
Personal Injury / Advertising Injury	As per limit selected
Tenants' Legal Liability	\$500,000
Medical Expenses	\$25,000 per person
Non-owned Automobile	Included
Coverage Territory	Canada

Contents Coverage Limits

Contents on premises including equipment, stock, and tenants' improvements and betterments	\$50,000
Building Coverage / Contingent Condo Coverage	Available upon request
Miscellaneous Property Floater	Available upon request
Equipment Breakdown	Included within Contents

Crime Coverage Limits

Employee Dishonesty	\$10,000
Money Orders or Counterfeit Money	\$10,000
Depositors' Forgery Coverage	\$10,000
Credit Card Forgery	\$10,000
Computer Fraud and Funds Transfer Fraud	\$10,000
Incoming Cheque Forgery Coverage	\$10,000
Third Party Bond Extension	\$10,000
Cyber Loss Exclusion Endorsement	\$10,000