

BUSINESS INSURANCE PRODUCTS

Commercial General Liability

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor on your premises.

Individual CGL is recommended independent contractors or business owners with no other healthcare providers delivering services on your behalf.

Business CGL is recommended for business owners with other healthcare providers delivering services on your behalf.

Prices starting at \$195 for a \$5,000,000 limit

Coverage Highlights	
Bodily Injury and Property Damage	Per Limit Selected (\$1,000 Property Damage Deductible)
Personal Injury/Advertising Injury	As per limit selected
Products-Completed Operations	As per limit selected
Tenants' Legal Liability	\$500,000 (\$1,000 Deductible)
Medical Expenses	\$50,000 per person
Non-Owned Automobile	Included
Damage to Hired Automobiles	\$100,000

Contents & Crime Coverage

Contents covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, 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 office/clinic.

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).

Rates starting at \$525 for a \$125,000 contents limit

Coverage Highlights	
Commercial Contents	125,000 Higher Limits available
Business Interruption	Actual Loss Sustained
Crime	10,000 Higher Limits Available
Co-insurance	90%
Flood and Earthquake	Available
Equipment Breakdown	Available

Clinic Professional Liability

In the event of a claim, both the treating professional (any regulated health professional) and the business are likely to be named in a professional liability claim or lawsuit.

Clinic Professional Liability Insurance extends your Individual Professional Liability coverage to protect your business and its assets in such circumstances.

Recommended for businesses with other speech language pathologists, audiologists, communication health assistants or other healthcare professionals working for or on behalf of your business and/or billing under your business name.

Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and / or business entity.

Coverage limits are shared with your Individual Professional Liability.

Rates starting at **\$140**

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your clinic engage independent contractors, volunteers, or students? This insurance is designed for business owners to protect against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and others.

Limit Options	Price*
\$100,000	\$240
\$250,000	\$325
\$500,000	\$345
\$1,000,000	\$450
Deductible (all Limit Options)	\$1,000

Accidental Death and Dismemberment

Provides a lump-sum benefit in the event of Accidental Death or Disablement including loss or loss of use of limbs, sight, speech or hearing. Other ancillary benefits, such as Rehabilitation Benefit, Occupational Training benefit, Child Care Benefit, Disability Fitness Equipment Benefit may be added to provide a tailored and comprehensive package.

Rates starting at **\$22** for \$25,000 Coverage Limit

Legal Services Package

Specialized legal advice for personal and business matters.

1. Unlimited Telephone Legal Advice

Unlimited access to a confidential 24/7 toll-free line to speak with a lawyer about any legal issue, both personal and professional. Upon calling, you will be connected with a lawyer who is geographically close to you and who is an expert in the area of law you are calling about.

2. 150+ Legal Documents and templates online, anytime you need them

Take advantage of an online library of customizable templates and up-to-date legal documents that have been drafted by lawyers. The document library includes employment contracts, partnership agreements, loan agreements, promissory notes, and more.

3. Legal Document Reviews

Lawyers will review your short legal documents (e.g. contracts) or legal letters and can draft simple legal letters on your behalf.

4. ID Theft Case Management Service

If you fall victim to identity theft, ARAG's case management service provides access to an identity restoration lawyer to help resolve the matter.

Annual Cost: **\$30**

How to Apply

Please contact BMS or visit www.sac.bmsgroup.com to purchase coverage.

This insurance is available to all members of Speech Language and Audiology Canada.

Members can purchase insurance coverage at any time; however July 1st is the annual policy renewal date.

BMS Canada Risk Services Ltd (BMS Group)

825 Exhibition Way, Suite 209

Ottawa, ON K1S 5J3

Toll Free: 1-844-517-1371

Email: sac.insurance@bmsgroup.com

Web: www.sac.bmsgroup.com

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.