

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

CGL Coverage Include	
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 **\$593** for a \$125,000 contents limit

Contents Coverage Highlights	
Business Interruption	Actual Loss Sustained
Valuable Papers	\$500,000
Accounts Receivable	\$500,000
Property in Transit	\$30,000
Plants, Lawns, Trees, Shrubs or Flowers	\$25,000
Co-insurance	90%
Deductibles:	
Property	\$1,000
Sewer backup	\$5,000

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 statement of claim or lawsuit. Clinic Professional Liability Insurance protects the business and its assets in such circumstances. You should purchase this coverage if you have health professionals working for, or on behalf of, your clinic and billing under your clinic name. In addition, if you do not have employees but have an incorporated clinic, you should also purchase this coverage.

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.

Extends your Professional Liability insurance coverage to protect your business assets in the event that your business name is included in a professional liability claim or lawsuit.

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**

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. Members will gain access to the following legal assistance:

Unlimited Telephone Legal Advice

Unlimited access to a confidential 24/7 bilingual helpline to speak with a lawyer about any business related or personal legal issue. Your legal questions do not have to be related to your professional practice or insurance policies.

Online Legal Document Centre

Take advantage of an online library of 150+ customizable templates and up-to-date business and personal legal documents that have been drafted by lawyers. Draft and publish official legal documents with the most recent legislative and regulatory requirements.

Contract and Legal Document Review

Reduce costly legal expenses by sending through your contracts of up to 6 pages for review by a lawyer.

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.