

BUSINESS INSURANCE FOR SAC MEMBERS

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.

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

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

Contents, Crime, and Business Interruption

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).

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

How to Apply

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

BMS Canada Risk Services Ltd (BMS)

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

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.