



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 for 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 Details:

Limit of Liability	Starting at \$5,000,000 per claim / \$6,000,000 aggregate
Bodily Injury & Property Damage	Per limit selected
Products/Completed Operations	Per limit selected
Personal Injury/Advertising Injury	Per limit selected
Tenant's Legal Liability	\$500,000
Medical Expenses	\$50,000 per person
Non-Owned Automobile	Included
Damage to Hired Automobiles	\$100,000

Clinic Professional Liability

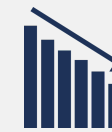
In the event of a claim, both the treating professional (any regulated health professional) and the business are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability Insurance protects the business and its assets in such circumstances.

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, for which you are responsible.



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).



Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic.

Contents, Crime, Business Interruption Coverage Highlights

Contents	\$125,000 (higher limits available)
Business Interruption	Actual Loss Sustained
Crime	\$10,000

HOW TO APPLY

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

BMS Canada Risk Services Ltd. (BMS)

1-844-517-1371

sac.insurance@bmsgroup.com

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, a copy of which can be obtained from BMS.

