



## COMMERCIAL GENERAL LIABILITY INSURANCE FOR INDEPENDENT PRACTITIONERS

### Protect Yourself with Commercial General Liability

#### Commercial General Liability Insurance is ideal for you if:

- You treat or consult with patients in their own homes or elsewhere, while your business contents are kept at your home
- You are self-employed and contract your services to hospitals, clinics or other healthcare providers

### Commercial General Liability

#### Coverage details:

- \$2,000,000 or \$5,000,000 limit options available
  - Occurrence basis
- Policy includes:
  - Bodily injury and property damage
  - Personal injury and advertising injury liability
  - All risk tenants' legal liability
  - Medical expense: \$25,000 per person
  - Legal liability to hired automobile: \$75,000
  - Non-owned automobile insurance
- Deductible nil

#### Coverage Options:

- \$2,000,000 per occurrence
- \$2,000,000 limit per policy period

**Annual Cost \$249**

#### OR

- \$5,000,000 per occurrence
- \$5,000,000 limit per policy period

**Annual Cost \$360**

For individual professional liability insurance coverage: Complete the insurance section of the CPA membership form.

Coverage can now be purchased or renewed online at [cpa.bmsgroup.com](http://cpa.bmsgroup.com)

### Commercial General Liability and Bond

This package is designed for physiotherapists who need a \$50,000 bond included in their coverage in order to work on a contractual basis.

**Employee Fidelity Bond:** Protect your clinic against employee theft with Employee Fidelity Bond coverage. A fidelity bond should be considered when your employees are entrusted to handle cash or other valuable assets, belonging to you and/or your business.

#### Coverage Options:

- \$2,000,000 per occurrence
- \$2,000,000 limit per policy period
- \$50,000 bond (employee dishonesty)

**Annual Cost \$305**

#### OR

- \$5,000,000 per occurrence
- \$5,000,000 limit per policy period
- \$50,000 bond (employee dishonesty)

**Annual Cost \$411**

For further information, please contact:

#### **BMS Canada Risk Services Ltd (BMS Group)**

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Ottawa, ON  
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Web: [cpa.bmsgroup.com](http://cpa.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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact us.*