

COMMERCIAL GENERAL LIABILITY INSURANCE

Coverage designed for and only available to CAOT members

Commercial General Liability (CGL) Insurance is recommended if you are an independent contractor or sole proprietor but do not have business property or contents to insure.

If you do have business property or contents to insure, BMS Group recommends purchasing Clinic Package insurance.

Coverage Options

Plan 1	Annual Cost
\$2,000,000 per occurrence \$2,000,000 per policy period	\$211
Plan 2	Annual Cost
\$5,000,000 per occurrence \$5,000,000 per policy period	\$307

Commercial General Liability and Bond

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

Coverage Options

Plan 1	Annual Cost
\$2,000,000 per occurrence \$2,000,000 per policy period \$50,000 bond (employee dishonesty)	\$278
Plan 2	Annual Cost
\$5,000,000 per occurrence \$5,000,000 per policy period \$50,000 bond (employee dishonesty)	\$373

Understanding Commercial General Liability

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you (or your business, including your staff) 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 or you may accidentally cause property damage to a client's home during a consultation.

Coverage includes:

\$2,000,000 or \$5,000,000 limit for Commercial General Liability (occurrence basis), which also includes:

- All risk tenants' legal liability
- Medical expense
- Non-owned automobile insurance
- Legal liability to hired autos

Please note:

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%. Within the Annual Cost, BMS collects a fee and commission for services rendered. Please refer to the application for details.

How to Apply

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

This insurance is available to all CAOT members. Members can purchase insurance coverage at any time; however October 1st is the annual policy renewal date.

BMS Canada Risk Services Ltd (BMS Group)

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Toll Free: 1-855-318-6024

Email: caot.insurance@bmsgroup.com

Web: www.caot.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 wordings, a copy of which can be obtained from BMS.