

## COMMERCIAL GENERAL LIABILITY INSURANCE

### 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.

CGL 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 recommends purchasing Clinic Package insurance.**

#### Coverage Details

<b>Bodily Injury &amp; Property Damage</b>	To limit selected
<b>Products-Completed Operations</b>	To limit selected
<b>Personal Injury &amp; Advertising Injury</b>	To limit selected
<b>Tenant's Legal Liability</b>	To limit selected
<b>Medical Payments</b>	\$50,000 per person
<b>SPF 6 Non-Owned Auto</b>	\$5,000,000
<b>SEF 94 Damage to Hired Auto</b>	\$50,00

### Commercial General Liability and Bond

Members can also purchase a package 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.

#### How to Apply

Please visit [www.caot.bmsgroup.com](http://www.caot.bmsgroup.com) or contact BMS to purchase coverage.

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

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6024

Email: [caot.insurance@bmsgroup.com](mailto:caot.insurance@bmsgroup.com)

Web: [www.caot.bmsgroup.com](http://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.