

CLINIC PACKAGE

Do you operate a business and have CONTENTS or PROPERTY to insure?
Do you have PROFESSIONALS working for, or on behalf of, your business and/or billing under your business name?

CAOT members have access to a comprehensive Clinic Package coverage designed to meet the specific needs of occupational therapist business owners.

Clinic Package – Cost \$527

Property Insurance (Highlights)	
Contents	\$100,000 (Increased limits available)
Business Interruption	Actual loss sustained
Deductibles	Contents: \$500 Sewer backup/Water damage: \$2,500
Crime \$10,000 Broad Form	
Employee Dishonesty	\$50,000
Loss Inside Premises	\$10,000
Loss Outside Premises	\$10,000
Money Order and Paper Currency	\$10,000
Depositors Forgery	\$10,000
Computer Fraud	\$1,000 each; \$10,000 aggregate

Please note: All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%. BMS collect a fee and commission for services rendered which is included in the annual costs shown above. Please refer to the insurance application for details.

Commercial General Liability \$5,000,000 Bodily Injury and Property Damage	
Bodily Injury / Property Damage	\$5,000,000
Products & Completed Operations	\$5,000,000
Personal Injury & Advertising Liability	\$5,000,000
Cross Liability Clause	Included
Employers' Liability	Included
Tenants Legal Liability	\$5,000,000
Non-owned Automobile	\$5,000,000
Damage to Hired Automobiles	\$50,000
Medical Expenses – Limit per Person	\$50,000
Premises / Operations Liability	Included
Owners / Contractors Protective	Included
Employee Benefits Liability	\$2,000,000
Deductibles	Property damage: \$1,000 Tenant's legal liability: \$1,000

Understanding Clinic Package Insurance

CAOT's Clinic Package is designed for business owners and independent contractors with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Interruption, and Crime Protection to ensure comprehensive coverage for your business.

The Clinic Package policy provides coverage if your business is sued for bodily injuries to a third party that occur as a result of your operations and/or premises. It also provides coverage to protect against damage to property, including professional equipment, and loss of revenues caused by an interruption of business activities arising from an insured loss (such as fire). You are also protected against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business/office.

Occupational therapist business owners who own the building in which their clinic is located can also add Building Coverage to their policy. This insures the bricks and mortar of your property, protecting you against loss or damage from a broad range of causes, including natural disasters and other threats to business operations, such as vandalism.

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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Fax: 613-701-4234

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 Canada Risk Services Ltd. (BMS). For more information on the coverage please contact us.