



# BUSINESS COVERAGE FOR CAOT MEMBERS

## 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.**

### CGL Coverage Details:

Limit of Liability	\$2,000,000 / \$2,000,000
Bodily Injury & Property Damage	To limit selected
Products-Completed Operations	To limit selected
Personal Injury & Advertising Injury	To limit selected
Tenant's Legal Liability	To limit selected
Medical Payments	\$50,000 per person

## 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 (PLI) protects the business and its assets in such circumstances.

If you are a sole proprietor, this coverage is included at no additional cost and your individual PLI policy will automatically extend to cover your business name. **However, this coverage is recommended if you have employees and/or contractors working for or on behalf of your business and/or billing under your business name.**

Please note that this Clinic PLI should be purchased by one individual on behalf of all business owners and / or the business entity. Coverage limits are shared between yourself and your business name and are subject to additional premium.

**Multidiscipline Clinic PLI is recommended if you are a business owner and have other health professionals beyond occupational therapists working for or on behalf of your business and/or billing under your business name.** Please note that this coverage should be purchased by one individual on behalf of all business owners and / or the business entity.

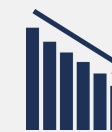
**Each professional within the clinic must carry a minimum \$5,000,000 in individual Professional Liability coverage.**

## 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, Property/Contents, Business Interruption, and Crime Protection to ensure comprehensive coverage for your business.



**Contents** include items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock, and improvements and betterments.



**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/business.

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

**BMS Canada Risk Services Ltd. (BMS)**

1-855-318-6024

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

[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 wording, a copy of which can be obtained from BMS.





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## Cyber Security & Privacy Liability

Members have the option to purchase a \$1M Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

## Employment Practices Liability

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? **EPL coverage protects you and your business against allegations of employment practice violation**, including wrongful termination, discrimination, workplace harassment, and other employment-related allegations.

## Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

## Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.



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