bms.

CAOT · ACE
Canadian Association of Occupational Therapists
Association canadienne des ergothérapeutes

PRACTICE RISK SOLUTIONS
HEALTHCARE PROFESSIONALS
INSURANCE ALLIANCE

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 comprehensive Clinic Package coverage designed to meet the specific needs of occupational therapist business owners.

Clinic Package – Cost $655

Property Insurance
(Highlights)

Contents	$100,000 (Increased limits available)
Business Interruption	Actual loss sustained
Deductibles	Contents: $500 Sewer backup/ Water damage: $2,500

Crime

Employee Dishonesty	$50,000
Theft, Robbery or Burglary	$25,000
Money orders/ Counterfeit Money	$25,000
Forgery or Alteration	$25,000
Computer Fraud	$25,000
Funds Transfer Fraud	$25,000
Expenses-Blanket Limit - Professional Fees - Theft, Robbery or Burglary Reward - Medical Expense - Computer Data Restoration Expenses	$10,000

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

Broker: BMS Canada Risk Services Ltd., 825 Exhibition Way, Suite 209, Ottawa, ON K1S 5J3
Toll Free: 1-855-318-6024 Email: caot.insurance@bmsgroup.com Fax: 613-701-4234 Web: www.caot.bmsgroup.com

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 report a claim

Claims, actual or potential, must be reported within 30 days of you being made aware of a possible claim. No written or oral statement should ever be made, except upon the advice of the Insurer. A member should never offer compensation to a patient nor admit liability, as this could interfere legally with the Insurer's handling of the claim. To report a claim, please contact BMS Group at 1-855-318-6024. For additional information on claims reporting or to learn more about the program's superior legal defense services, please visit www.caot.bmsgroup.com.

Optional Business Coverage

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your clinic 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 with Employment Practices Liability insurance.

Cyber Security & Privacy Liability Coverage

Members have the option to purchase 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.

Renew or purchase Cyber Security & Privacy Liability coverage and/or Employment Practices Liability online at www.caot.bmsgroup.com or contact BMS Group at 1-855-318-6024 or caot.insurance@bmsgroup.com.

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)

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

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