

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.

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

Commercial General Liability (CGL)

Provides coverage to protect 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 premise. For example, a patient may slip and fall on a wet floor in your office or you may accidentally cause property damage during a home visit.

Property/Contents Coverage

Property/Contents provides coverage for contents including medical equipment, filing cabinets and computers, as well as any stock and improvements and betterments, when damaged by an insured peril.

Business Interruption

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 business/clinic.

Commercial General Liability

Bodily Injury / Property Damage	\$5,000,000
Products & Completed Operations	\$5,000,000
Personal Injury & Advertising Liability	\$5,000,000
Tenants Legal Liability	\$5,000,000
Non-owned Automobile	\$5,000,000
Medical Expenses	\$50,000 per person
Employee Benefit Liability	\$2,000,000

Property/Contents

Contents	\$100,000 (Increased limits available)
Business Interruption	Actual loss sustained

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

Claim Reporting Procedure

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact BMS at 1-855-318-6024 or caot.bmsgroup.com.

For additional information on claims reporting or to learn more about the program's superior legal defence services, please visit www.caot.bmsgroup.com.

How to Apply

Please visit 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

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.