

## 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? [CDHA members have access to a comprehensive Clinic  
Package coverage designed to meet the specific needs of dental hygienist business owners.](#)

### Clinic Package Highlights – Premium \$425

Property Insurance \$35,000* Contents of Every Description	
Extra Expense	\$50,000
Misc. Property Floater	\$25,000
Debris Removal	\$50,000
Fire Fighting Expenses	\$25,000
Newly Acquired Contents (90 days)	\$500,000
Accounts Receivable	\$25,000
Valuable Papers and Records	\$100,000
Crime \$10,000 Broad Form	
Employee Dishonesty	\$10,000
Loss Inside Premises	\$10,000
Loss Outside Premises	\$10,000
Computer Theft and Funds Transfer Fraud	\$10,000

\*Increased property limits are available.

All premiums noted are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 8%, Newfoundland 15% and Saskatchewan 6%. All other provinces are not subject to tax.

Commercial General Liability**	
Bodily Injury/Property Damage	\$2,000,000 per occurrence
Products & Completed Operations	\$2,000,000
Personal Injury & Advertising Liability	\$2,000,000
Contractual Liability	Included
Employees as Additional Insured	Included
Contingent Employers Liability	Included
Tenants Legal Liability	\$1,000,000
Non-owned Automobile	\$2,000,000
Legal Liability for Damage to Hired Automobiles	\$50,000
Medical Expenses Limit	\$10,000

\*\*Increase your Commercial General Liability limit to \$5,000,000 for an additional premium of \$150.

## Understanding Clinic Package Insurance

CDHA'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.

Dental hygienist 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.

## Claim Reporting Procedure

Claims, actual or potential, must be reported to the Insurer immediately. No written or oral statement should be made, except upon the advice of the Insurer. A member should not offer compensation to a client nor admit liability, as this could interfere legally with the Insurer's handling of the claim.

To report a claim, please call Aviva at 1-866-692-8482. You should purchase this coverage if you have employees and/or other dental hygienists working for or on behalf of your clinic and billing under your clinic name

## How to Apply

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

This insurance is available to all CDHA members. Members can purchase insurance coverage at any time; however December 31st is the annual policy renewal date.

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

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

Toll Free: 1-855-318-6557

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

Web: [www.cdha.bmsgroup.com](http://www.cdha.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 Group.

## Optional Business Coverage

### **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.

### **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.

Renew or purchase Cyber Security & Privacy Liability coverage and/or Employment Practices Liability online at [www.cdha.bmsgroup.com](http://www.cdha.bmsgroup.com) or contact BMS Group at 1-855-318-6557 or [cdha.insurance@bmsgroup.com](mailto:cdha.insurance@bmsgroup.com).