



BUSINESS COVERAGE FOR CDHA 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 patient may slip and fall on a wet floor, or you may accidentally cause property damage to a patient's home during a consultation.

This coverage is recommended for members who own or operate a business. Coverage is also recommended for members who operate independently and contract out their services or bill under their business name.

Commercial General Liability Coverage Highlights:

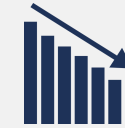
Per occurrence / aggregate limit	\$2,000,000 or \$5,000,000
Bodily Injury & Property Damage	To limit selected
Products – Completed Operations Hazard Aggregate	To limit selected
Personal & Advertising Injury	To limit selected
Tenant's Legal Liability	\$1,000,000
Employee Benefit Liability	\$1,000,000
Medical Expenses	\$25,000 per person
Non-Owned Automobile Liability	To limit selected
Contingent Employers' Liability	Included

Clinic Package

Recommended for members who operate a practice with other professionals working for or delivering services on behalf of their business and have 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.



Contents include items usual to a clinic, including desks, chairs, filing cabinets and computers, as well as any stock, medical equipment, and improvements and betterments, for which you are responsible.



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.

Clinic Package Coverage Highlights:

Commercial General Liability	\$2,000,000 or \$5,000,000
Contents	Starting at \$35,000
Business Interruption	\$150,000
Crime	\$10,000

Clinic Professional Liability

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability Insurance protects the clinic and its assets in such circumstances.

Coverage is recommended for businesses with other dental hygienists / other healthcare professionals working for or on behalf of your business and/or billing under your business name. Also recommended for individuals providing services under their business name. **Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and /or business entity.**

HOW TO APPLY

Please visit www.cdha.bmsgroup.com or contact BMS to secure coverage.

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6557

cdha.insurance@bmsgroup.com

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





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Additional Optional Business Coverage

Cyber Security & Privacy Liability

Members can purchase a comprehensive Cyber Security and Privacy Liability policy to manage the risk of holding increasingly large quantities of personally identifiable data of patients, 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 insurance protects you and your business against allegations of employment practice violation**, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.



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