

## COMMERCIAL GENERAL LIABILITY INSURANCE

### Understanding 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.

Options	Premium
\$2,000,000 per occurrence	\$305
\$5,000,000 per occurrence	\$470

Coverage	Limits
Contents	\$35,000
Crime	\$10,000
Bodily Injury/Mental Injury and Property Damage	Per limit selected
Personal Injury/Advertising Injury	Per limit selected
Products – Completed Operations Hazard Aggregate	Per limit selected
Medical Payments (per person)	\$25,000
Tenants Legal Liability (Broad Form)	\$1,000,000
Non-Owned Automobile Liability	\$2,00,000
<b>Deductible</b>	<b>\$500</b>

All premiums noted are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 7%, Newfoundland 15% and Saskatchewan 6%. All other provinces are not subject to tax.

### Mobile Practice

If you have a mobile practice, we recommend that you add a Miscellaneous All Risk Property Floater to your policy to provide coverage for your equipment while being used outside of your office/clinic/home.

Option	Coverage limits	Premium
Option 1	\$25,000 contents \$10,000 Miscellaneous All Risks \$2,000,000 Commercial General Liability	\$500
Option 2	\$25,000 contents \$10,000 Miscellaneous All Risks \$5,000,000 Commercial General Liability	\$665
Option 3	\$10,000 contents \$25,000 Miscellaneous All Risks \$2,000,000 Commercial General Liability	\$535
Option 4	\$10,000 contents \$25,000 Miscellaneous All Risks \$5,000,000 Commercial General Liability	\$700

### 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, contact [claimsservices@eccles-ins.com](mailto:claimsservices@eccles-ins.com) or 1-888-693-2253. 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)**

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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.