



BUSINESS COVERAGE FOR DIETITIANS

Business Professional Liability

In the event of a claim, both the treating professional and your business name are likely to be named in a statement of claim or lawsuit. Business Professional Liability protects the business and its assets in such circumstances. This coverage is recommended if you have professionals working for, or on behalf of, your business, or billing under your business name.

Business Commercial General Liability

Business Commercial General Liability insurance (CGL) protects businesses from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services.

Business CGL is recommended for members who have professionals working for or delivering services on behalf of their business **but do not have contents or property to insure.**

Business Commercial General Liability Coverage Highlights:

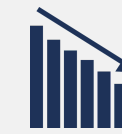
Bodily Injury & Property Damage	To limit selected
Personal & Advertising Injury	To limit selected
Product-Completed Operations	To limit selected
Tenants' Legal Liability	\$500,000
Medical Payments	\$5,000 per person/ \$25,000 per accident
Non-Owned Automobile	\$1,000,000

Contents, Business Interruption, and Crime

Recommended for members who operate a business **and have contents or property to insure.**



Contents include items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock, and improvements and betterments.



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.

Contents, Business Interruption, and Crime Coverage Highlights:

Office Contents / Equipment Breakdown	\$50,000 (Higher limits available)
Business Interruption	Actual Loss Sustained / \$250,000 aggregate
Crime	\$10,000

Additional Business Coverage Options:

- Cyber Security & Privacy Liability
- Employment Practices Liability
- Legal Services Package
- Business Legal Solutions
- 24 Hour Accident Coverage

HOW TO APPLY

Please visit www.dietitians.bmsgroup.com or contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

1-844-200-7210

dietitians.insurance@bmsgroup.com

www.dietitians.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.

