



## LIABILITY INSURANCE APPLICATION

Name of Applicant:

Address:

City:

Province/Territory:

Postal Code:

Telephone:

Email:

If you are practicing a profession that is certified or regulated, you must hold the appropriate credentials and be a member in good standing with your regulatory and / or certifying body.

Please confirm that you understand and are in compliance with these insurance eligibility requirements.

Relevant Qualifications (Certificates, Accreditations) or Association Memberships (FMC, CACCF, ACE etc.):

Has any application for Professional Liability and/or Commercial General Liability ever been denied, cancelled, or not renewed by the Insurer? If yes, please provide details:  Yes  No

Has any Professional Liability or Commercial General Liability claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business? Please only select yes if not already reported to BMS and/or the insurer. If yes, please provide details.  Yes  No

Are you aware of any facts, circumstances, or situations, which may reasonably give rise to a claim against you/your business? Please only select yes if not already reported to BMS/the Insurer. If yes, please provide details.  Yes  No

Do you currently have Professional Liability Insurance in place? If yes, please indicate the amount of coverage and the insurer:  Yes  No

Please select a modality from the list below (if your discipline does not appear, please contact BMS):

		Annual Premium	Limit per claim / aggregate
Action Therapy	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Active Body Release Technique	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Acupuncture	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Addiction Counsellor	<input type="checkbox"/>	\$403.00	\$2M/\$2M
	<input type="checkbox"/>	\$460.00	\$5M/\$5M
Allergy Testing (Excluding immunology, or diagnosis of medical problems)	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Animal Healing (Bite Exclusion)	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Auditory Verbal Therapist	<input type="checkbox"/>	\$135.00	\$2M/\$2M
Auricular Acupuncture	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Body Wrap	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Cardio Kickboxing	<input type="checkbox"/>	\$135.00	\$2M/\$2M
Certified Behaviour Analyst	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Certified Muscle Activation Techniques Specialist	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Chiropracist	<input type="checkbox"/>	\$518.00	\$2M/\$5M
	<input type="checkbox"/>	\$605.00	\$5M/\$5M
Collagen Facial	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Deep Sea Mud Treatment	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Dental Assistant	<input type="checkbox"/>	\$58.00	\$2M/\$5M
Dietitian	<input type="checkbox"/>	\$127.00	\$5M/\$5M
Dream Work/Interpretation	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Dry Needling	<input type="checkbox"/>	\$288.00	\$2M/\$2M
EFT Tapping	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Equine and Canine Rehabilitation and Training (Bite exclusion)	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Equine Touch (Bite exclusion)	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Ergonomist with CCCPE designation	<input type="checkbox"/>	\$144.00	\$2M/\$2M
	<input type="checkbox"/>	\$201.00	\$5M/\$5M
Ergonomist without CCCPE designation	<input type="checkbox"/>	\$178.00	\$2M/\$2M
	<input type="checkbox"/>	\$236.00	\$5M/\$5M
Exercise Physiologist (sports trainers only, no clinical trial/research, no semi pro or professional athletes)	<input type="checkbox"/>	\$270.00	\$2M/\$2M
First Aid Facilitators / CPR Training	<input type="checkbox"/>	\$345.00	\$2M/\$2M
Fitness Instruction	<input type="checkbox"/>	\$135.00	\$2M/\$2M
Gerontology	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Grief Recovery Specialist	<input type="checkbox"/>	\$242.00	\$2M/\$2M

Hearing Instrument/Aid Practitioner	<input type="checkbox"/>	\$135.00	\$2M/\$2M
Holistic Healing	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Holistic Nutritionist	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Homeopathy (no Chinese medicine)	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Hot Stone Therapy	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Hydrotherapy	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Hypnotherapy, including Rapid Transformational Therapy (No regression Hypnotherapy)	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Kinesiology	<input type="checkbox"/>	\$224.00	\$2M/\$5M
	<input type="checkbox"/>	\$288.00	\$5M/\$5M
Life Coaching/Health Coaching	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Listening and Spoken Language Specialist	<input type="checkbox"/>	\$135.00	\$2M/\$2M
Makeup	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Manicures & Pedicures	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Manifestation Coaching	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Massage Therapist	<input type="checkbox"/>	\$339.00	\$5M/\$5M
Mediation	<input type="checkbox"/>	\$288.00	\$2M/\$5M
Medical Laboratory Technologist Student	<input type="checkbox"/>	\$52.00	\$2M/\$5M
Medical Laboratory Technologists	<input type="checkbox"/>	\$86.00	\$2M/\$5M
Music Therapy	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Myer Briggs Type Indicator Device	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Naturopath	<input type="checkbox"/>	\$546.00	\$2M/\$5M
Nutrition, Lifestyle, Food and Wellness Coaching (excludes consultants focusing on weight loss and Chinese Herbalists)	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Opticians	<input type="checkbox"/>	\$127.00	\$2M/\$2M
	<input type="checkbox"/>	\$184.00	\$5M/\$5M
Paraffin Treatment	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Paramedics	<input type="checkbox"/>	\$127.00	\$5M/\$5M
Personal Training	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Pilates	<input type="checkbox"/>	\$270.00	\$2M/\$2M
Podiatrist	<input type="checkbox"/>	\$506.00	\$2M/\$5M
	<input type="checkbox"/>	\$667.00	\$5M/\$5M
Psychoanalysis	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Psychotherapists	<input type="checkbox"/>	\$403.00	\$2M/\$2M
	<input type="checkbox"/>	\$460.00	\$5M/\$5M
Reiki	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Sleep Therapy (excluding Deep Sleep Therapy)	<input type="checkbox"/>	\$242.00	\$2M/\$2M

Sports Coaching (no professional, semi-professional athletes)	<input type="checkbox"/>	\$242.00	\$2M/\$2M
Thai Massage	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Traditional Chinese Medicine Practitioner/Acupuncturist	<input type="checkbox"/>	\$299.00	\$2M/\$5M
	<input type="checkbox"/>	\$546.00	\$5M/\$5M
Vocational Rehabilitation	<input type="checkbox"/>	\$288.00	\$2M/\$2M
Yoga (All types)	<input type="checkbox"/>	\$270.00	\$2M/\$2M
	<input type="checkbox"/>	\$316.00	\$5M/\$5M
Zumba	<input type="checkbox"/>	\$270.00	\$2M/\$2M

**Professional Liability Insurance:**

Claims Made policy; Nil deductible

Retroactive date: Inception

**Includes:**

Inquiry Costs and Expense	\$75,000 per claim/ \$75,000 aggregate
Criminal Proceedings Costs and Expenses	\$75,000 per claim/ \$75,000 aggregate
Sexual Abuse Therapy & Counselling Fund	\$20,000 per claim/ \$20,000 aggregate
Court Attendance Costs incurred by employees of the insured	\$250 per day
Court Attendance Costs incurred by directors, partners and principals of the insured	\$500 per day
Libel, Slander and Defamation	\$25,000 per claim/ \$25,000 aggregate
Loss of Documents	\$50,000 per claim/ \$50,000 aggregate

**Clinic Professional Liability (Shared Limits with Individual Professional Liability)**

Recommended for businesses with other healthcare professionals working for or on behalf of your business and/or billing under your business name. Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and /or business entity.

If you are incorporated and work independently with no other healthcare professionals billing under your business name, you will not need to purchase this coverage.

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Do you require Clinic Professional Liability coverage?  Yes  No  
 If yes, please select from the table below.

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Does your Clinic/Business employ physicians/doctors?  Yes  No  
 If yes, please contact BMS for a quote.  
 If no, rating follows table below.

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## Number of Professionals

Sole proprietor	<input type="checkbox"/> Included
Business with 2-5 staff	<input type="checkbox"/> \$230
Business with 6-10 staff	<input type="checkbox"/> \$575
Business with 11-10 staff	<input type="checkbox"/> \$1,438
Business with 20+ staff	<input type="checkbox"/> Referral

**NOTE:** Each professional providing services for or on behalf of your Clinic/Business must carry their own individual Professional Liability insurance with a minimum of \$1,000,000 limit (Chiropractors and Osteopaths must carry individual Professional liability with a \$2,000,000 minimum limit). Excluded discipline: Naturopath.

Please confirm you understand and agree to the eligibility requirements.

## Commercial General Liability

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you 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 during a home visit. This coverage is recommended for independent contractors with no additional staff. Please contact BMS if you require Commercial General Liability for your business.

**Individual CGL** is recommended for independent contractors or business owners with no other healthcare providers delivering services on your behalf.

**Business CGL** is recommended for business owners with other professionals delivering services on your behalf.

Occurrence Form; \$500 deductible

### Coverage includes:

Bodily injury and property damage	Per limit selected
Products-completed operations	Per limit selected
Personal injury and advertising injury	Per limit selected
Medical expenses	\$25,000 per person / \$25,000 per accident
Tenants' legal liability	\$500,000
Non-owned automobile	Per limit selected
Damage to hired vehicles	\$50,000

Do you require Commercial General Liability?  Yes  No

**If yes, please complete fields below.**

Number of Staff (Employed or Contracted)	Option 1: \$2,000,000 per claim \$2,000,000 per aggregate	Option 2: \$5,000,000 per claim \$5,000,000 per aggregate
Individual	\$288 <input type="checkbox"/>	\$403 <input type="checkbox"/>
Business with 1-4 staff	\$403 <input type="checkbox"/>	\$575 <input type="checkbox"/>
Business with 5-9 staff	\$633 <input type="checkbox"/>	\$863 <input type="checkbox"/>
Business with 10 or more staff	Referral <input type="checkbox"/>	Referral <input type="checkbox"/>

## Office Package

Office Package insurance includes Commercial General Liability, Contents, Crime and Business Interruption.

**Commercial General Liability (CGL)** protects you against claims arising from injury or property damage that you 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 on your premises or you may accidentally cause property damage during a home visit.

**Contents** includes items usual to a clinic, including professional equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments. Equipment Breakdown is also included.

**Crime** coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the clinic.

**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).

Please contact BMS to purchase Office Package insurance.

## Cyber Security & Privacy Liability

Cyber liability continues to be an ever-evolving area of risk. You have access to a comprehensive Cyber Security and Privacy Liability policy to protect against claims arising out of theft, loss, or unauthorized disclosure of a third party's personally identifiable information.

Coverage is designed to 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.

### Breach Response

Legal, Forensic & Public Relations/Crisis Management	\$250,000
Notified Individuals	5,000 (Individual), 100,000 (Business)
Policy Aggregate Limit	\$1,000,000

### First Party Loss

Business Interruption	\$25,000
Cyber Extortion Loss	\$100,000
Data Recovery Costs	\$100,000

**Liability**

Data & Network Liability	\$1,000,000
Regulatory Defense & Penalties	\$250,000
Payment Card Liabilities & Costs	\$1,000,000
Media Liability	\$1,000,000

**eCrime**

Fraudulent Instruction – Funds Transfer Fraud*	Available for additional premium
Telecommunications Fraud	\$100,000 each loss
Criminal Reward	\$25,000

**Deductibles**

Each Incident	\$1,000
Notified Individuals	100

Would you like to purchase Cyber Security & Privacy Liability coverage?  Yes  No  
If Yes, please complete the fields below.

**Individual Practitioners**  \$115 annual premium  
(Please contact BMS if you require Cyber insurance for your business)

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Has any Cyber claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business? Please only select yes if not already reported to BMS/Beazley. If yes, please provide details.  Yes  No

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Are you aware of any facts, circumstances, or situations, which may reasonably give rise to a claim against you/your business? Please only select yes if not already reported to BMS/Beazley. If yes, please provide details.  Yes  No

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Have you ever had a privacy breach, and/or network security incident in the past or has such a claim been made against you/your business? If yes, please provide details.  Yes  No

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**Statement of Facts including condition precedent requirements**

The following items are important risk mitigation strategies and are required by the insurer for coverage to be secured.

**IT IS A CONDITION PRECEDENT FOR COVERAGE UNDER THIS POLICY THAT ALL THE BELOW ITEMS ARE SATISFIED. IF ANY OF THE BELOW STATEMENTS ARE NOT MET THEN NO COVERAGE SHALL BE PROVIDED UNDER THIS POLICY FOR ANY DAMAGES, CLAIMS EXPENSES, PENALTIES, PRIVACY BREACH RESPONSE SERVICES, PCI FINES EXPENSES AND COSTS, CYBER EXTORTION LOSS, DATA PROTECTION LOSS, BUSINESS INTERRUPTION LOSS.**

If you are **RENEWING** this insurance policy: You have 30 days from the inception of the policy to implement any of the below items that are not currently in place. Please note, in the event of a claim, coverage will be contingent on

**complete implementation within 30 days of the policy inception.**

**Please confirm the following is accurate:**

I/my business implements loss control measures such as: Antivirus software, a firewall, and/or regular software patch installations.

I/my business regularly back-up critical data to a "offline" location (e.g., a USB or hard drive) that would be unaffected by an issue with your live environment, and you test to ensure that back-ups are recoverable.

I/my business use multi-factor authentication (MFA) for cloud-based services (Such as cloud based email account access) and for all remote access to your network; or if No, I/my business use Jane, Clinicmaster, owl practice or Practiceperfect.

For those systems which have an on-premises network only: I/my business only allow(s) remote access into our environment with a virtual private network (VPN). Note: This does not apply if your systems are entirely cloud based.

I confirm the above statements are true and accurate.

I also confirm the following:

I/my business take and/or provide cyber security awareness training **at least once annually**, including anti-phishing. For businesses, this includes training for all individuals who have access to your organization's network or confidential/personal data.

\*Please note, a link to a free resource that can be utilized to satisfy this requirement will be included on your email with your Certificate of Insurance. Once completed, please keep a personal record. You are not required to provide proof of cyber security awareness training to BMS.

I confirm the above statement is true and accurate.

\*If your business transfers funds, BMS recommends you consider adding Fraudulent Instruction coverage - \$25,000 limit for \$210/year or \$100,000 limit starting from \$305/year.

Would you like BMS to contact you regarding a quote for Fraudulent instruction coverage?

Yes  No

## Legal Services Package

Members can access a comprehensive Legal Services Package, which includes:

### Unlimited 24/7 Legal Helpline

Unlimited 24/7 access to the Legal Helpline. Helpline Lawyers provide general legal information and assistance for any legal question. Please note: the lawyer will not advise on coverage, make a claim decision, or review documents.

### Legal Document Centre

Unlimited access to an online library of legal documents, all of which have been drafted by lawyers, and are in the form of guided, customizable templates. Examples of templates include wills and power of attorney documents, employment contracts, service agreements, and more. Documents are based on Canadian laws and legal best practices. They can be downloaded and saved securely for future reference or reuse.



### **Legal Document Review**

Access to lawyers to review a simple legal document and provide you with an annotated copy of the document with their notes. This will assist you in understanding the general impacts that the document may have for you.

### **Simple Legal Letter Drafting**

Access to lawyers who will draft a simple legal letter for you to send. This service is intended to assist you with drafting simple documents, such as a demand letter, a complaint letter, a travel consent letter for a child, a resignation letter, or a warning letter to an employee.

### **Emotional Support Assistance**

Access to Emotional Support Assistance through which you can confidentially speak with a professional counsellor about any work or personal issues which may be affecting you. For small business customers, this service is also available to employees.

### **Identity Theft Protection Assistance**

Identity theft experts will provide you with general assistance and prevention tips about identity theft and how to protect yourself. If you believe you have been the victim of identity theft, this service can also provide you with direct assistance by an Identity Restoration Expert to help restore your identity.

### **HR Assistance**

Access to HR Assistance where you can speak to a Human Resources professional, who can provide you with information regarding HR issues that are impacting your business.

### **Annual Cost \$35** (including BMS fee)

Would you like to purchase the Legal Services Package?  Yes  No

**Note, if you are purchasing Legal Expense insurance (below), the Legal Services Package is automatically included in the Personal and Business Legal Solutions.**

## **Legal Expense Insurance**

Personal and/or business-related legal matters can arise at any time and can be costly.

**Personal Legal Solutions** provides:

- Legal Services Package (as detailed above except HR Assistance)
- Insurance to coverage the legal costs for resolving a range of disputes, including:
  - Pursuit or defence of Contract Disputes
  - Pursuit or defence of Tenancy Disputes
  - Total Loss Valuation Disputes (motor vehicle)
  - Defence of Driver's Licence Protection
  - Pursuit for Bodily Injury
  - Pursuit for Property Protection
  - Defence for Tax Protection

Each claim/aggregate limit	Premium
\$25,000/\$1,000,000	<input type="checkbox"/> \$80
\$50,000/\$1,000,000	<input type="checkbox"/> \$93

Would you like to purchase Personal Legal Solutions?  Yes  No  
 If yes, please answer the questions below:

In the last 3 years, have you, your spouse, or any adult children living in your home:

- Pursued a consumer contract dispute?  Yes  No
- Pursued a dispute with a neighbour or had to take action following a legal nuisance or trespass on your land?  Yes  No
- Pursued legal action against a negligent third party following an injury to yourself?  Yes  No
- Pursued legal action against a medical practitioner following an incident of clinical negligence which caused you an injury?  Yes  No
- Been audited by the CRA?  Yes  No
- Been interviewed by the Police or arrested in connection with an alleged criminal offence?  Yes  No
- Been sued for alleged discrimination?  Yes  No
- Been the victim of identity theft?  Yes  No

If yes, please provide details:

**Business Legal Solutions** provides:

- Legal Services Package (as detailed above)
- Insurance to cover for legal costs for resolving a range of disputes, including:
  - Employee's Extra Protection
  - Auto Legal Defence
  - Defence of Contract Disputes & Debt Recovery
  - Defence for Statutory Licence Appeals
  - Pursuit for Property Protection
  - Pursuit for Bodily Injury
  - Tax Protection

**\$50,000 per claim / \$1,000,000 aggregate**

Revenue band	Premium
\$0 to \$150,000	<input type="checkbox"/> \$145
\$150,001 to \$250,000	<input type="checkbox"/> \$230
\$250,001 to \$500,000	<input type="checkbox"/> \$375
\$500,001 to \$1,000,000	<input type="checkbox"/> \$480
\$1,000,001 to \$2,000,000	<input type="checkbox"/> \$845
\$2,000,000 +	<input type="checkbox"/> Referral Required

Would you like to purchase Business Legal Solutions?  Yes  No  
 If yes, please answer the questions below:

Total number of employees (full time & part time): \_\_\_\_\_

What is your estimated revenues for the next 12 months? : \_\_\_\_\_

In the last 3 years has your business, you or any employee, director or partner of the business been:

Subject to a tax audit?  Yes  No

Involved in a dispute regarding compliance with GST, Income Tax, PST or HST or payroll tax deductions?  Yes  No

Involved in any dispute regarding any damage, trespass or nuisance in relation to property that you are responsible for?  Yes  No

Prosecuted in a criminal court (excluding vehicle-related offences)?  Yes  No

Subject to a civil action alleging theft or breach of privacy?  Yes  No

The recipient of a notice to alter, suspend, revoke or refusal to renew any statutory licence?  Yes  No

Involved in any contractual dispute?  Yes  No

If yes, please provide details:

Have you pursued an undisputed debt in the last 12 months, after you had exhausted your normal aged receivable procedures?  Yes  No

If yes, please provide details.

## Declarations and Warranty

The undersigned declares:

I declare that during the last five years no insurer has cancelled, declined or refused to issue me/us any form of liability insurance and that this application discloses the hazards known to exist at the date of this application. I declare that the statements made herein are in every respect true and correct and hereby apply for a contract of insurance to be based upon the truth of the said statements.

Submitting this form does not bind the Applicant or company to complete the insurance but is agreed that this form shall be the basis of the contract should a policy be issued.

**The insurance premium is fully retained and not refundable.**

If you are unsure of your coverage requirements please contact BMS, a licensed insurance broker will be available to answer your questions during regular business hours.

Signed by:

Position:

Date:

## Payment Information

**The following provinces are subject to provincial sales tax:**

Ontario residents add 8% sales tax  
Québec residents add 9% sales tax  
Manitoba residents add 7% sales tax  
Newfoundland residents add 15% sales tax  
Saskatchewan residents add 6% sales tax

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Sub-total	\$
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Tax	\$
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Total Enclosed	\$
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All other provinces are exempt.  
GST is not applicable to insurance premiums.

All cheques payable to BMS Canada Risk Services Ltd, or complete credit card authorization below.

## Authorization for Credit Card Charge

VISA, AMEX or M/C Account No:

Expiry Date:

CVV:

Cardholder Name:

Signature:

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

825 Exhibition Way, Suite 209

Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6558

Fax: 613-701-4234

Email: allied.insurance@bmsgroup.com