

## CLINIC BUSINESS PACKAGE INSURANCE

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? CATA members have exclusive access to a  
 comprehensive Clinic Business Package designed to meet the specific needs of athletic  
 therapists.

### Clinic Package – Cost from \$725/year

Property Insurance	
Contents (equipment, stock and tenants' improvements and betterments)	\$25,000 (Increased limits available)
Business Income	\$50,000
Equipment Breakdown	Available for additional premium
Deductibles	Contents: \$1,000 Sewer Backup: \$2,500 Flood: \$10,000 Earthquake: 5%, \$100,000 min. except QC & BC 10%, min. \$100,000 Business Income: 24h
Crime	
Employee Dishonesty	\$10,000
Loss Inside Premises	\$10,000
Loss Outside Premises	\$10,000
Money Order and Paper Currency	\$10,000
Depositors Forgery	\$10,000
Third Party Computer and Funds Transfer Fraud	\$10,000
Credit Card Forgery	\$10,000
Auditor's Fees	\$10,000
Third Party Coverage Endorsement	\$10,000

Commercial General Liability	
General Aggregate	\$5,000,000
Bodily Injury/Property Damage	\$5,000,000
Products & Completed Operations	\$5,000,000
Personal Injury & Advertising Liability	\$5,000,000
Tenants Legal Liability	\$2,000,000
Damage to Hired Automobiles	\$100,000
Medical Expenses – limit per person	\$25,000
Employee Benefits Liability	\$1,000,000
Territory	Canada
Deductible	\$1,000

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

## Understanding Clinic Package Insurance

CATA'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.

Commercial General Liability (CGL) insurance protects you from claims arising from injury or property damage that you (or your business) may cause to another person as a result of your business 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.

Property coverage protects against damage to contents which includes items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments.

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

Business Income insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

## Additional Coverage for Clinic Professional Liability

Members who employ other professionals should be aware that their entity/business can be named along with the individual therapist in a Professional Liability lawsuit. Please contact BMS for more information or to purchase Clinic Professional Liability insurance.

## Claim Reporting Procedure

Prompt claims notification is very important. Claims, actual or potential, must be reported immediately to the Insurer. Please do not correspond directly with your client until after speaking with your claims adjustor. If you are unsure, always err on the side of caution and report a claim.

No written or oral statement should ever be made, except upon the advice of the Insurer. Please do not offer compensation or admit liability to a third party, as this could interfere legally with the Insurer's handling of the claim.

Claims must be reported to: Berkley Canada  
Attention: Claims Department, Berkley Canada  
145 King Street West, Suite 1000, Toronto, ON, M5H1J8  
or e-mail: [claims@berkleycanada.com](mailto:claims@berkleycanada.com)

### How to Apply

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

The CATA Insurance Program runs on a common renewal date of December 31, however members can purchase coverage at any time throughout the policy period.

### BMS Canada Risk Services Ltd (BMS)

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

Toll Free: 1-855-318-6556

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

Web: [www.cata.bmsgroup.com](http://www.cata.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 Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact us.