

## BUSINESS COVERAGE AVAILABLE TO CASW MEMBERS

### Legal Entity 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. Legal Entity Professional Liability Insurance (PLI) protects the business and its assets in such circumstances. This coverage is recommended if you have employees and/or contractors working for or on behalf of your business and/or billing under your business name.

Please note that this coverage should be purchased by one individual on behalf of all business owners and / or the business entity. Each professional rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance.

### Property, Crime & Business Interruption (Included if Plan 2 is selected)



**Property/Contents** coverage includes 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 business.

Coverage Highlights	
<b>Property/Contents</b>	\$50,000
<b>Business Interruption</b>	\$1,000,000
<b>Crime</b>	\$10,000

### How to Report a Claim

In the event of a claim or an occurrence likely to result in a claim under any of these insurance policies, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable. Please ensure to formally document the incident, including details of those involved. When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please refer to the reporting details on your applicable certificate of insurance or contact BMS at 1-844-583-7747.

### How to Apply

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

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

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

Toll Free: 1-844-583-7747

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

Web: [www.casw.bmsgroup.com](http://www.casw.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).

### Optional Business Coverage

#### Cyber Security & Privacy Liability Coverage

Members have the option to purchase a \$1M Cyber Security and Privacy Liability coverage to better 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.

### **Employment Practices Liability**

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL coverage protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

### **Legal Services Package**

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

### **Personal Legal Solutions**

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

### **Business Legal Solutions**

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.