

PROFESSIONAL LIABILITY AND GENERAL LIABILITY INSURANCE PROGRAM

The CAHN-Pro program provides practice risk protection that is designed for members by members.

Coverage Options

Combined Professional Liability and General Liability

Option 1

Professional Liability (Claims Made Form)
\$1,000,000 per claim / \$2,000,000 aggregate
General Liability
\$1,000,000 per claim / \$2,000,000 aggregate
Annual Cost \$161

Option 2

Professional Liability (Claims Made Form)
\$2,000,000 per claim / \$4,000,000 aggregate
General Liability
\$2,000,000 per claim / \$4,000,000 aggregate
Annual Cost \$198

Commercial General Liability

Option 1

General Liability (Occurrence Form)
\$1,000,000 per claim / \$1,000,000 aggregate
Annual Cost \$102

Option 2

General Liability (Occurrence Form)
\$2,000,000 per claim / \$2,000,000 aggregate
Annual Cost \$155

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

Coverage Details

Professional Liability Insurance

Professional liability insurance protects you against liability, or allegations of liability, for injury or damages resulting from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a holistic nutrition professional.

Commercial General Liability Insurance

Commercial general liability insurance, protects members from financial loss should they be sued due to property damage, injury, or death caused by your services, business operations, or your employees (not specifically related to your delivery of professional services, which is covered by your professional liability coverage).

Coverage Included:

Combined Professional Liability and General Liability

- Coverage for online consultations
- Cost of defence - inside limit of liability
- Coverage for full scope of practice for Holistic Nutritionists
- Coverage worldwide - for claims brought in Canada
- Coverage extends to cooking classes
- \$100,000 sexual abuse coverage
- \$100,000 products and completed operations
- General liability to third party
- Libel and Slander
- \$250,000 duty to refer to healthcare providers coverage

- Breach of confidentiality/copyright

Business Coverage

Office Contents and Crime Insurance

Office contents and crime insurance protects tangible business assets, such as computers, equipment, renovations/improvements, patient files, etc. that are located at your place of business.

Modalities

Coverage is available for other modalities.

Please contact BMS for rates at 1-855-318-6558.

Reporting a Claim

Members aware of any actual or potential claim must report it immediately. If a member receives a formal notice or statement of claim, the notice must be reported in writing to the insurer within 30 days. Please refrain from making any written or oral statements to the claimant, unless the insurer or adjuster advises to do so. Please do not offer to compensate a client as such action could interfere legally with the management of a claim.

To report a claim please contact Crawford directly by phone at 1-877-805-9168 or by email at BMSclaims@crowco.ca.

How to Apply

Please contact us by phone or email to apply for coverage.

BMS Canada Risk Services Ltd (BMS Group)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3
Toll Free: 1-855-318-6558
Email: cahnpro@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 Canada Risk Services Ltd. (BMS Group). For more information on the coverage please contact us.