



ADDITIONAL COVERAGE AVAILABLE TO CATA MEMBERS

Clinic 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. Clinic Professional Liability Insurance protects the business and its assets in such circumstances.

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. Your individual professional liability, if purchased through CATA, will automatically extend to your business name at no additional premium. However, **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.**


Members who employ professionals outside the scope of athletic therapy should be aware that their entity/business can be named along with the individual professional in a Professional Liability lawsuit. Please contact BMS for more information or to purchase Multidiscipline Clinic Professional Liability insurance.


Extended Reporting Period


Clinics that are suspending, discontinuing, or transferring their practice can purchase up to 5 years of Extended Reporting Period coverage for an additional premium.

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 Income, and Crime Protection to ensure comprehensive coverage for your business.

 **CGL** 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.

 **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 for which you are responsible.

 **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).



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

NEW! Insurance Audit Coverage

Even the most diligent professional can be faced with an investigation, inquiry, or audit from an insurance company or benefit provider. Access up to \$25,000 per claim and \$125,000 annual aggregate to cover the legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider in relation to your professional services.

Cyber Security & Privacy Liability

Members have the option to purchase 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.

NEW! Family Cyber Coverage

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

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.

HOW TO APPLY

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

BMS Canada Risk Services Ltd. (BMS)

 1-855-318-6556

 cata.insurance@bmsgroup.com

 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 wording, a copy of which can be obtained from BMS.





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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.

24 Hour Accident Coverage

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death. Provides a lump sum benefit where: a loss or death occurs due to an Accident, and where, as the result of accidental injury, the disablement results in a permanent total disability.

NEW! Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.



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