

PROFESSIONAL LIABILITY INSURANCE PROGRAM

Insurance coverage designed for and available only to members of the Association of Canadian Ergonomists (ACE)

Coverage for Individuals

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 an ergonomist.

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).

Option	Professional Liability Limit	Membership Class	Premium
Option 1	\$2,000,000 per claim \$2,000,000 aggregate	CCCPE Certified Members Non-Certified Members	\$125 \$155
Optional: Add Commercial General Liability	\$2,000,000 per claim \$2,000,000 aggregate		\$250
Option 2	\$5,000,000 per claim \$5,000,000 aggregate	CCCPE Certified Members Non-Certified Members	\$175 \$205
Optional: Add Commercial General Liability	\$5,000,000 per claim \$5,000,000 aggregate		\$325

Business Coverage

Business Professional Liability Insurance

In the event of a claim, both the professional in question and the Business are likely to be named in a statement of claim or lawsuit. Business Professional Liability Insurance protects the business and its assets in such circumstances. You should purchase this coverage if you have other professionals working for, or on behalf of, your business and billing under your business name. In addition, if you do not have employees but have an incorporated business, coverage is included.

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.

For more information on our business coverages or to report a claim please contact the BMS Group directly by phone 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.

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

Fax: 613-701-4324

Email: ace.insurance@bmsgroup.com