



TAILORED INSURANCE SOLUTIONS FOR HOLISTIC NUTRITIONISTS

Professional Liability Insurance

Professional Liability Insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a holistic nutritionist or if a complaint is made against you to your professional body.

PLI protects professionals by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of client compensation, or damages.

General Liability Insurance

General Liability Insurance (GL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services.

For example, a client may slip and fall on a wet floor and injure themselves or you may accidentally cause property damage during a home visit.

Members can secure **stand-alone Commercial General Liability** insurance to better address the exposures of their professional operations. Please contact BMS to discuss if this coverage is right for you.

Members can also **extend their PLI/GL policy to provide coverage for other professional services**. For a full list of professions and corresponding premiums, please contact BMS or review the application form.

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. 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, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact Crawford & Company by calling 1-877-805-9168 or by email at BMSclaims@crowco.ca.

Professional Liability Insurance Coverage Details:

Limit of Liability	Up to \$2,000,000 per claim / \$4,000,000 aggregate
Regulatory Legal Expense	To policy limit
Criminal Defence Reimbursement	To policy limit
Sexual Abuse Therapy & Counselling Fund	\$25,000
Online Consultations	Included
Cooking Class Services	Included
Coverage Territory	Worldwide; claims brought forward and defended in Canada
Deductible	\$1,000

General Liability Insurance Coverage Details:

Limit of Liability	Up to \$2,000,000 per claim / \$4,000,000 aggregate
Bodily Injury and Property Damage	To limit selected
Personal and Advertising Injury Liability	\$100,000
Medical Expenses	\$5,000 per person / \$10,000 aggregate per member
Cooking Class Services	Included
Extended Reporting Period	60 days included
Coverage Territory	Canada

HOW TO APPLY

Please contact BMS to apply for coverage.

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6558

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.





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Additional Insurance Products & Services:

Business Professional Liability

In the event of a claim, both the treating professional and your business name are likely to be named in a statement of claim or lawsuit. Clinic Professional Liability protects the business and its assets in such circumstances. This coverage is recommended if you have professionals working for, or on behalf of, your business, or billing under your business name.

Contents, Business Interruption, and Crime

Contents covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock, and improvements and betterments for which you are responsible. **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 office/business.

Cyber Security & Privacy Liability

Members have the option to purchase Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

NEW! Personal & Family Cyber Protection

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.

Employment Practices Liability

This policy includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

Legal Services Package

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 and/or Business Legal Solutions

A Personal Legal Solutions policy empowers you to defend or pursue your rights, giving you greater confidence when you face a legal issue without worrying about the impact on your family's finances. A Business Legal Solutions policy protects you in a wide range of situations, helping you save time and money, while ensuring your legal risks are well managed.

24 Hour Accident Coverage

Receive a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

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 that gives you the flexibility to focus on your health and well-being.

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