



PROFESSIONAL LIABILITY, COMMERCIAL GENERAL LIABILITY, CYBER SECURITY & PRIVACY LIABILITY & LEGAL SERVICES APPLICATION

Name of Applicant:

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Address:

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City:

Province/Territory:

Postal Code:

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Telephone:

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Email:

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1. Are you a member in good standing with Family Mediation Canada?  Yes  No

Please provide your membership number:

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2. Are you a FMC Certified Family Mediator?  Yes  No

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3. Has an application for Professional Liability/Commercial General Liability Insurance ever been declined or cancelled?  Yes  No

If yes, please provide details:

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4. Have you ever had a Professional Liability/Commercial General Liability claim made against you?  Yes  No

If yes, please provide details:

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5. Have you any knowledge of any negligent act, error or omission or breach of duty which might give rise to a claim against you?  Yes  No

If yes, please provide details:

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## Professional Liability

Coverage	Limits
<b>Professional Liability</b>	<b>\$2,000,000 per claim \$5,000,000 per year (aggregate)</b>
Policy Form	Claims Made
Deductible	Nil
Inquiry Costs & Expenses	\$75,000 per claim / aggregate
Criminal Proceedings Costs & Expenses	\$75,000 per claim / aggregate
Court Attendance Costs	Up to \$500/day (insured) Up to \$250/day (employees of Insured)
Loss of Documents	\$50,000 per claim / aggregate
Abuse Therapy & Counselling	\$20,000 per claim / aggregate
Cyber & Network Security Liability	\$50,000 per claim / aggregate
Libel and Slander	\$25,000 per claim / aggregate
Coronial Inquiries & Costs	\$75,000 per claim / aggregate
Good Samaritan Acts	Included
Territorial Limit & Jurisdiction	Worldwide, excluding USA
Legal Assistance	Included – Gowling WLG
<b>FMC Member Premium</b>	\$250 <input type="checkbox"/>

## Commercial General Liability

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor on your premises.

**Individual CGL** is recommended independent contractors or business owners with no other healthcare providers delivering services on your behalf.

**Business CGL** is recommended for business owners with other healthcare providers delivering services on your behalf.

Do you require Individual Commercial General Liability coverage?  
If yes, please complete the fields below.

Yes  No

Option	Limit	Cost	Option Selected
Option 1	\$2,000,000 per occurrence / \$2,000,000 aggregate	\$250	<input type="checkbox"/>
Option 2	\$5,000,000 per occurrence / \$5,000,000 aggregate	\$350	<input type="checkbox"/>

If you require **Business Commercial General Liability**, please contact BMS.

## Cyber Security and Privacy Liability

The Cyber Security & Privacy Liability policy offers a **\$1,000,000** aggregate coverage limit.  
Note - coverage is outlined below and on the following page.

Do you require Cyber Security and Privacy Liability coverage?

Yes  No

	Annual Premium
<b>Individual Practitioners</b>	<input type="checkbox"/> \$98
<b>Business &amp; Employees</b>	
<b>Annual Gross Revenue between 0 - \$500,000</b>	<input type="checkbox"/> \$575
<b>Annual Gross Revenue between \$500,001 - \$1,000,000</b>	<input type="checkbox"/> \$795

*A deductible of \$1,000 applies to both options above.*

Have you ever had a privacy breach and/or network security incident in the past?  
If yes, please provide details.

Yes  No

Are your portable data storage devices encrypted (i.e. USB Stick)?

Yes  No

*Please note this policy excludes any loss or liability arising from information contained on a non-encrypted device.*

Do you implement basic loss control measures such as: Antivirus software, a firewall and/or regular software patch installations?

Yes  No

Policy aggregate limit of liability for Damages, Claims Expenses, Penalties, Cyber Extortion Loss, Data Protection Loss, Business Interruption Loss and PCI Fines, Expenses and Costs: CAD 1,000,000

**But sub-limited to:**

Regulatory Defence and Penalties: CAD 250,000

PCI Fines, Expenses and Costs: CAD 100,000 (if PCI Compliant)

Cyber Extortion: CAD 100,000  
Data Protection Loss: CAD 100,000  
Business Interruption Loss: CAD 100,000  
(i) Forensic Expenses sublimit: CAD 25,000  
(ii) Dependent Business sublimit: CAD 10,000

Notified Individuals: 100,000 Notified Individuals in the Aggregate for Business Cyber Security & Privacy Liability.  
5,000 Notified Individuals in the Aggregate for Individual Cyber Security & Privacy Liability.

Aggregate Limit of Coverage for Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses combined: CAD 250,000

**Fraudulent Instruction Coverage:** BMS recommends you consider adding Fraudulent Instruction coverage - \$25,000 limit starting from \$175/year. This is only applicable to Members who buy the \$1M Cyber Security & Privacy Liability. Please contact BMS to find out more or purchase this additional cover.

## Legal Services Package

### What are Legal Protection Services?

ARAG's Legal Protection Services provide affordable access to legal advice and identity theft case management for FMC members.

FMC members will have access to a legal assistance program to mitigate the risk in the following ways:

- **Telephone Legal Advice Line**  
With a 24/7 service line and unlimited amount calls, FMC members can access the legal system at any time to ask general business or personal legal questions.
- **Contract Review and Legal Document Centre**  
FMC members have the opportunity to send a contract of up to 6 pages for review. Members also have access to a library of business and personal legal documents to draft and publish an official legal document with the most recent legislative and regulatory requirements.
- **Identity theft Case Management**  
This service can help FMC members by offering professional identity theft assistance that educates people on how to protect themselves and expert legal assistance if they are victims of this crime. This management of identity theft cases is done by a certified identity restoration consultant and offered 24/7 in both official languages.

Cost per member: **\$30** (includes BMS fee)

Do you want to add the Legal Services Package?  Yes  No

## Declarations and Warranty

I declare that during the last five years no insurer has cancelled, declined or refused to issue me/us any form of insurance and that this application discloses the hazards known to exist at the date of this application. I declare that the statements made herein are in every respect true and correct and hereby apply for a contract of insurance to be based upon the truth of the said statements.

If you are unsure of your coverage requirements please contact BMS, a licensed insurance broker will be available to answer your questions during regular business hours.

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Signed by:

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Date:

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Signing of this form does not bind the Applicant or company to complete the insurance but it is agreed that this form shall be the basis of the contract should a policy be issued.

The insurance premium is fully retained and not refundable.

## Payment Information

**The following provinces are subject to provincial sales tax:**

Ontario residents add 8% sales tax  
Québec residents add 9% sales tax  
Manitoba residents add 7% sales tax  
Newfoundland residents add 15% sales tax  
Saskatchewan residents add 6% sales tax

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Sub-total	\$
Tax	\$
Total Enclosed	\$

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All other provinces are exempt.  
GST is not applicable to insurance premiums.

All cheques payable to BMS Canada Risk Services Ltd., or complete credit card authorization below.

## Authorization for Credit Card Charge

VISA, AMEX or M/C Account No:

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Expiry Date:

CVV:

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Cardholder Name:

Signature:

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

825 Exhibition Way, Suite 209

Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6558

Fax: 613-701-4234

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