



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

Name of Applicant:

Address:

City:

Province/Territory:

Postal Code:

Telephone:

Email:

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

Please provide your membership number:

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 or not renewed by the Insurer? If yes, please provide details: Yes No
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4. Has any Professional Liability or Commercial General Liability claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business and/or have you made a Property claim? Please only select yes if not already reported to BMS and/or the insurer. If yes, please provide details. Yes No
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5. Are you aware of any facts, circumstances, or situations, which may reasonably give rise to a claim against you/your business? Please only select yes if not already reported to BMS/the Insurer. If yes, please provide details. Yes No
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Professional Liability

Coverage	Limits
Professional Liability	\$2,000,000 per claim \$5,000,000 per year (aggregate)
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 (directors, partners and principals of the insured) Up to \$250/day (employees of Insured)
Loss of Documents	\$50,000 per claim / aggregate
Sexual Abuse Therapy & Counselling Fund	\$20,000 per claim / aggregate
Cyber & Network Security Liability	\$50,000 per claim / aggregate
Libel, Slander and Defamation	\$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
FMC Member Premium	\$288 ☐

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	\$288	<input type="checkbox"/>
Option 2	\$5,000,000 per occurrence / \$5,000,000 aggregate	\$403	<input type="checkbox"/>

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

Cyber Security and Privacy Liability

Breach Response

Legal, Forensic & Public Relations/Crisis Management	\$250,000
Notified Individuals	5,000 (Individual), 100,000 (Business)
Policy Aggregate Limit	\$1,000,000

First Party Loss

Business Interruption	\$25,000
Cyber Extortion Loss	\$100,000
Data Recovery Costs	\$100,000

Liability

Data & Network Liability	\$1,000,000
Regulatory Defense & Penalties	\$250,000
Payment Card Liabilities & Costs	\$1,000,000
Media Liability	\$1,000,000

eCrime

Fraudulent Instruction*	Available for additional premium
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Deductibles

Each Incident	\$1,000
Notified Individuals	\$100

Would you like to purchase Cyber Security & Privacy Liability coverage? Yes No
If Yes, please complete the fields below.

Annual Premium

Individual Practitioners

\$115

Business & Employees**Annual Gross Revenue between 0 - \$500,000** \$655**Annual Gross Revenue between \$500,001 - \$1,000,000** \$975

Has any Cyber claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business? Please only select yes if not already reported to BMS/Beazley. If yes, please provide details.

 Yes No

Are you aware of any facts, circumstances, or situations, which may reasonably give rise to a claim against you/your business? Please only select yes if not already reported to BMS/Beazley. If yes, please provide details.

 Yes No

Have you ever had a privacy breach, and/or network security incident in the past or has such a claim been made against you/your business? If yes, please provide details.

 Yes No

Statement of Facts including condition precedent requirements

The following items are important risk mitigation strategies and are required by the insurer for coverage to be secured.

IT IS A CONDITION PRECEDENT FOR COVERAGE UNDER THIS POLICY THAT ALL THE BELOW ITEMS ARE SATISFIED. IF ANY OF THE BELOW STATEMENTS ARE NOT MET THEN NO COVERAGE SHALL BE PROVIDED UNDER THIS POLICY FOR ANY DAMAGES, CLAIMS EXPENSES, PENALTIES, PRIVACY BREACH RESPONSE SERVICES, PCI FINES EXPENSES AND COSTS, CYBER EXTORTION LOSS, DATA PROTECTION LOSS, BUSINESS INTERRUPTION LOSS.

If you are RENEWING this insurance policy: You have 30 days from the inception of the policy to implement any of the below items that are not currently in place. Please note, in the event of a claim, coverage will be contingent on complete implementation within 30 days of the policy inception.

Please confirm the following is accurate:

I/my business implements loss control measures such as: Antivirus software, a firewall, and/or regular software patch installations.

I/my business regularly back-up critical data to a "offline" location (e.g., a USB or hard drive) that would be unaffected by an issue with your live environment, and you test to ensure that back-ups are recoverable.

I/my business use multi-factor authentication (MFA) for cloud based services (Such as cloud based email account access) and for all remote access to your network; or if No, I/my business use Jane, Clinicmaster, owl practice or Practiceperfect.

For those systems which have an on-premises network only: I/my business only allow(s) remote access into our environment with a virtual private network (VPN). Note: This does not apply if your systems are entirely cloud based.

I confirm the above statements are true and accurate.

I also confirm the following:

I/my business take and/or provide cyber security awareness training **at least once annually**, including anti-phishing. For businesses, this includes training for all individuals who have access to your organization's network or confidential/personal data.

*Please note, a link to a free resource that can be utilized to satisfy this requirement will be included on your email with your Certificate of Insurance. Once completed, please keep a personal record. You are not required to provide proof of cyber security awareness training to BMS.

I confirm the above statement is true and accurate.

*If your business transfers funds, BMS recommends you consider adding Fraudulent Instruction coverage - \$25,000 limit for \$210/year or \$100,000 limit starting from \$305/year.

Would you like BMS to contact you regarding a quote for Fraudulent instruction coverage?

Yes No

Legal Services Package

Specialized legal advice for personal and/or business matters is just a phone call away.

For \$30/year - FMC members have access to:

Unlimited Telephone Legal Helpline

Unlimited access to a confidential 24/7 toll-free line to speak with a lawyer about any legal issue, both personal and professional. Upon calling, you will be connected with a lawyer who is geographically close to you and who is an expert in the area of law you are calling about.

150+ Legal Documents and templates online, anytime you need them

Take advantage of an online library of customizable templates and up-to-date legal documents that have been drafted by lawyers. The document library includes employment contracts, partnership agreements, loan agreements, promissory notes, and more.

Legal Document Reviews

Lawyers will review your simple legal documents (up to 8 pages) and can draft simple legal letters on your behalf

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.

Signed by:

Date:

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

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

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:

Expiry Date:

CVV:

Cardholder Name:

Signature:

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