

COMMERCIAL GENERAL LIABILITY

Does your organization:

- Have staff or volunteers?
- Host or attend events?
- Engage with clients or members of the public?

Understanding Commercial General Liability (CGL) Insurance

This insurance provides coverage to protect against claims arising from injury or property damage that you (or your organization, including your staff and volunteers) may cause to another person as a result of your operations and/or premises. For example, a visitor to your organization may slip and fall on a wet floor or a volunteer may accidentally cause property damage when working off-site.

Because non-profit or charitable organizations or volunteer centres may have other insurance needs associated with a physical office space and its contents, CGL coverage often comes bundled in a package product, the Office Package.

Events

Does your organization host events? Your Commercial General Liability through the Under Our Wing Insurance Program now provides coverage for a wide range of activities. Please note, some categories of events are excluded. Please contact BMS or review the Commercial general liability application for more detail.

How to report a claim

Prompt claims notification is very important and should be made within 30 days of receiving a formal notice or statement of claim. Failing to report a claim may result in denial of coverage. Please refrain from making any written or oral statements to the claimant, unless the insurer or adjuster advises to do so. If you are unsure, always err on the side of caution and report a claim.

To report a claim please contact BMS at 1-844-294-2715 or underourwing@bmsgroup.com.

Commercial General Liability

Bodily Injury / Property Damage	\$2,000,000
Products & Completed Operations	\$2,000,000
Personal Injury & Advertising Liability	\$2,000,000
Employers' Liability	Included
Tenants Legal Liability	\$500,000
Non-owned Automobile	\$2,000,000
Legal Liability for Damage to Hired Automobiles	\$40,000 any one accident
Medical Expenses	\$2,500 per person/\$25,000 per accident
Employee Benefits Liability	\$1,000,000 per claim, each employee, per policy period
Deductible	\$1,000

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.

How to Apply

Please contact BMS or apply online at www.underourwing.bmsgroup.com

BMS Canada Risk Services Ltd (BMS)

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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. For more information on the coverage, please contact us.