

## COMMERCIAL GENERAL LIABILITY

### Commercial General Liability (CGL)

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.

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.

Commercial General Liability	
Limits Available	\$2M or \$5M
Bodily Injury / Property Damage	To Policy Limit
Personal Injury & Advertising Liability	To Policy Limit
Tenants Legal Liability	\$500,000
Employer's Liability	Included
Non-owned Automobile	To Policy Limit
S.E.F. No 94 - Legal Liability for Damage to Hired Automobiles	\$40,000 any one accident
S.E.F. No 96 - Contractual Liability Endorsement	Included
S.E.F. No. 99 – Excluding Long-Term Leased Vehicle	Included
Medical Expenses	\$2,500 any one person \$25,000 any one accident
Employee Benefits Liability	\$1,000,000
Communicable Disease Exclusion	Included

### 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](mailto:underourwing@bmsgroup.com).

### How to Apply

Please contact BMS or apply online at [www.underourwing.bmsgroup.com](http://www.underourwing.bmsgroup.com)

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

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Ottawa ON, K1S 5J3

Toll Free: 1-844-294-2715  
Email: [underourwing@bmsgroup.com](mailto:underourwing@bmsgroup.com)  
Web: [www.underourwing.bmsgroup.com](http://www.underourwing.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. For more information on the coverage, please contact us.