

COMMERCIAL GENERAL LIABILITY INSURANCE

Commercial General Liability

Commercial General Liability (CGL) protects your organization against claims arising from injury or property damage that you, or your organization, including your volunteers, may cause to another person as a result of your operations and/or premises. For example, a third party may slip and fall on a wet floor on your premises, or you may accidentally cause property damage during an event or activity.

The CGL policy through the Under Our Wing Insurance Program provides coverage for a wide range of events and 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
Policy Form	Occurrence based
Products and Completed Operations	To Policy Limit
Personal and Advertising Injury	To Policy Limit
Tenant's Legal Liability	\$500,000
Non-owned Automobile	To Policy Limit
Damage to Hired Automobiles	\$40,000
Contingent Employer's Liability	\$1,000,000
Medical Expenses	\$2,500 any one person / \$25,000 any one accident
Employee Benefits Liability	\$1,000,000

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
- Any relevant documentation, including statement of claim

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

How to Apply

Please visit www.underourwing.bmsgroup.com or contact BMS to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209
Ottawa ON, K1S 5J3

Toll Free: 1-844-294-2715

Email: underourwing@bmsgroup.com

Web: 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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).