

## COMMERCIAL GENERAL LIABILITY INSURANCE

Commercial General Liability Insurance coverage designed for Individual Certified Fitness Professionals available only to members of OSHF.

### Commercial General Liability

Provides coverage to protect against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, a client may slip on a wet floor in your office and look to hold you (as the business owner) or your business responsible for the injury.

This insurance is recommended for members who contract out their services or bill under their business name and for members who own or operate a business.

### Package Options

#### Option 1

**Limit**

\$1,000,000 per occurrence  
\$1,000,000 annual aggregate  
**Annual Cost \$137**

#### Option 2

**Limit**

\$2,000,000 per occurrence  
\$2,000,000 annual aggregate  
**Annual Cost \$198**

#### Option 3

**Limit**

\$5,000,000 per occurrence  
\$5,000,000 annual aggregate  
**Annual Cost \$324**

All premiums noted above are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 7%, Newfoundland 15% and Saskatchewan 6%. All other provinces are not subject to tax.

### Claims Reporting Procedure

Claims, actual or potential, must be reported immediately to Crawford at 1-877-805-9168 or by email at [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca).

### Coverage Details

All options also include the following:

Bodily Injury and Property Damage	Selected limit/ per occurrence
Personal Injury & Advertising Injury	Selected limit/ per occurrence
Products & Completed Operations	Selected limit/ per occurrence
Tenants Legal Liability	\$500,000 any one premise
Medical Expense	\$10,000 per person
Non-Owned Automobile Liability	Selected limit/ per occurrence
Damage to Hired Automobiles	\$50,000
Contractual Liability	Included
Deductible	\$500

### How to Apply

Submit your applications to BMS Canada Risk Services Ltd.

For further information, please contact:  
**BMS Canada Risk Services Ltd.**

Toll Free: 1-855-318-6558

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

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 Canada Risk Services Ltd (BMS). For more information on the coverage please contact BMS.