

What Coverage Do I Need?

An Insurance Guide for Individual Practitioners

I'm an Employee

BMS recommends:

- ✓ Individual Professional Liability & Commercial General Liability, and
- ✓ Cyber Security & Privacy Liability.

I'm Incorporated

BMS recommends:

- ✓ Individual Professional Liability & Commercial General Liability,
- ✓ Cyber Security & Privacy Liability,
- ✓ Business Professional Liability (if you provide services under your own business name), and
- ✓ Contents / Crime / Business Interruption (if you have contents / stock and / or if you lease/rent office space).

I'm NOT Incorporated but have an operating / trade name

BMS recommends:

- ✓ Individual Professional Liability & Commercial General Liability,
- ✓ Cyber Security & Privacy Liability,
- ✓ Business Professional Liability, and

***Great news!** Your individual Professional Liability extends to your operating/trade name at no cost when added to your application.

- ✓ Contents / Crime / Business Interruption (if you have contents / stock and/or if you lease / rent office space).



Enhance Your Coverage

Explore these additional solutions to complement your recommended coverage.



Personal & Family Cyber Protection



Legal Expense for Insurance Audits



Legal Services Package



Personal and/or Business Legal Solutions



24 Hour Accident Coverage



Critical Illness Insurance

For more information, or if you have more questions about professional liability and business insurance solutions, contact a broker at BMS – we're here to help.

1-855-318-6038

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What Coverage Do I Need?

An Insurance Guide for **Businesses with Others**



I operate a psychology* only business that is not incorporated

BMS recommends:

- ✓ Individual Professional Liability & Commercial General Liability,
- ✓ Business Commercial General Liability, OR
- ✓ Business Package Insurance (if you have contents / stock and/or if you lease / rent office space),
- ✓ Business Professional Liability,

***Great news!** Your individual Professional Liability extends to your business name at no additional cost when added to your application.

- ✓ Business Cyber Security & Privacy Liability, and
- ✓ Employment Practices Liability.

I operate a multidisciplinary business that is **not** incorporated

OR

I operate a business that is incorporated

BMS recommends:

- ✓ Individual Professional Liability & Commercial General Liability,
- ✓ Business Commercial General Liability, OR
- ✓ Business Package Insurance (if you have contents / stock and/or if you lease / rent office space),
- ✓ Business Professional Liability,
- ✓ Business Cyber Security & Privacy Liability, and
- ✓ Employment Practices Liability.

* includes psychologists, psychotherapists, psychometrists, behavioural analysts and/or counsellors.

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