



MIDWIVES ASSOCIATION OF BC INSURANCE PROGRAM

Applicant's Full Name:

Mailing Address:

City:

Province/Territory:

Postal Code:

Telephone:

Email:

*Please advise BMS if your contact details change in order to continue to receive information pertaining to your insurance.

Note: This coverage is only available to members who are domiciled in Canada. Please confirm you understand and agree to the eligibility requirements.

Are you renewing this insurance policy?

Yes No

If you are renewing your insurance policy after its expiry date and outside of the renewal period, please confirm that you understand the effective date of this policy will be set to the current date of application.

Business Details

Do you operate your own business? (e.g. independent contractor or business owner)

Yes No

Do not complete this section for or on behalf of someone else's business or a business where you are employed.

If yes, please provide your primary entity / clinic name (please list all operating names related to the clinic).

Entity / Clinic Name:

Location Address (if different from above):

City:

Province/Territory:

Postal Code:

Do you own/operate more than one entity/corporation name?

Yes No

If yes, please provide details.

Each professional providing services for or on behalf of your clinic must carry their own individual Professional Liability insurance. Do you understand and confirm this coverage is in place?

Applicant Information

Do you have operations outside Canada?
If yes, please provide details.

Yes No

Has any application for similar insurance (i.e. Commercial General Liability, Property, Cyber Security and Privacy Liability, and/or Employment Practices Liability) ever been denied, cancelled, or not renewed by the insurer?
If yes, please provide details.

Yes No

Have you/your business ever had a Commercial General Liability claim made against you/your business and/or have you ever made a Property claim?
If yes, please provide details.

Yes No

Do you have any knowledge of any act/incident, which might give rise to a claim under this policy, or do you anticipate any claims being brought against you/your business?
If yes, please provide details.

Yes No

Do you or does your business provide services outside the scope of a midwife?
If yes, please provide details.

Yes No

Commercial General Liability Insurance

If you have CONTENTS / PROPERTY to insure, an Individual Commercial General Liability policy may not be sufficient protection. In these circumstances, BMS recommends a Clinic Package, which includes Commercial General Liability and additional coverage (Property/Contents, Business Interruption, and Crime). Please complete the Clinic Package application below.

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor or you may accidentally cause property damage during a home visit.

Examples of who this coverage is recommended for:

- Midwives delivering services at more than one practice
- Midwives who want to carry their own individual CGL
- Midwives with their own practice who do not have contents to insure or lease, own, rent a premise for their practice.

Coverage Overview

Bodily Injury and Property Damage
Products-Completed Operations
Personal & Advertising Liability

To policy limit
To policy limit
To policy limit

Medical Expenses	\$50,000
Tenants' Legal Liability	\$500,000
Miscellaneous Property Floater (100% co-insurance)	\$7,500

Exclusion Endorsements

- Abuse
- Virus and Bacteria
- Cyber Incident

Deductibles

Misc Property Floater	\$1,000
Tenants' Legal Liability	\$1,000
Bodily Injury & Property Damage	\$1,000

Do you require Commercial General Liability Insurance? Yes No
 If yes, please complete the section below.

Coverage	\$2,000,000 limit	\$3,000,000 limit	\$5,000,000 limit
Individual	<input type="checkbox"/> \$360	<input type="checkbox"/> \$515	<input type="checkbox"/> \$670
Business with 1-5 Midwives	<input type="checkbox"/> \$425	<input type="checkbox"/> \$550	<input type="checkbox"/> \$695
Business with 6-10 Midwives	<input type="checkbox"/> \$490	<input type="checkbox"/> \$615	<input type="checkbox"/> \$750
Business with 10+ Midwives	<input type="checkbox"/> Referral	<input type="checkbox"/> Referral	<input type="checkbox"/> Referral

Do you require increased Miscellaneous Property Floater Limits over \$7,500? Yes No
 If yes, please confirm the limit required:

Business Package

The Business Package includes Commercial General Liability, Contents, Crime and Business Interruption.

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor on your premises or you may accidentally cause property damage during a home visit.

Contents includes items usual to a clinic, including professional equipment, desks, chairs, filing cabinets and computers, equipment, stock as well as any stock and improvements and betterments.

Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the clinic.

Business Interruption insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

Occurrence-based policy.

Coverage Limits:

Commercial General Liability

Per Occurrence/Aggregate Limit	\$2,000,000 / \$5,000,000
Bodily Injury & Property Damage	As per limit selected
Products-Completed Operations	As per limit selected
Personal & Advertising Injury	As per limit selected
Tenants' Legal Liability	\$500,000
Medical Payments	\$50,000

Contents (90% Co-Insurance)

Contents on premises including equipment, stock, and tenants' improvements and betterments limit	\$50,000
Miscellaneous Property Floater	\$7,500

Crime

Employee Dishonesty	\$10,000
Theft, Robbery or Burglary	\$10,000
Fraud	\$10,000
Expenses – Blanket Limit	\$5,000

Exclusion Endorsements

- Abuse
- Virus and Bacteria
- Cyber Incident

Commercial General Liability Deductibles

Tenants' Legal Liability	\$1,000
Bodily Injury & Property Damage	\$1,000
Tenants' Legal Liability	\$1,000

Contents/Property & Crime Deductibles

Contents	\$1,000
Water Damage	\$2,500
Sewer Back-Up	Based on insured location
Flood	Based on insured location
Equipment Breakdown	\$1,000
Crime	\$1,000
Earthquake	3% of the location TIV subject to a minimum of \$100,000
Miscellaneous Property Floater	\$1,000

Base Premium: \$773

Do you require Business Package Insurance?

Yes No

If yes, please complete the section below.

Increased Contents (applicable to Business Package only)

If more than \$50,000 of contents coverage for Clinic Package is required, the following increased limits are available:

The insurer requires that you review your contents/property limit and apply a 5% increase over the expiring to address inflation.

Limit	Additional Annual Premium
\$60,000	<input type="checkbox"/> \$52
\$70,000	<input type="checkbox"/> \$103

\$80,000	<input type="checkbox"/> \$155
\$90,000	<input type="checkbox"/> \$206
\$100,000	<input type="checkbox"/> \$258
\$110,000	<input type="checkbox"/> \$309
\$120,000	<input type="checkbox"/> \$361
\$130,000	<input type="checkbox"/> \$412
\$140,000	<input type="checkbox"/> \$464
\$150,000	<input type="checkbox"/> Referral Required

Do you require office contents coverage at an additional location? Yes No

Do you require Miscellaneous Property Floater Limits over \$7,500?
If yes, please confirm the limit required: Yes No

Do you anticipate undergoing any renovations in your clinic within the policy term? Yes No

Does the clinic deliver services outside the scope of midwifery?
If yes, please provide a staff breakdown per discipline. Yes No

Increased Commercial General Liability (applicable to Business Package only)

If more than \$2,000,000 Commercial General Liability coverage for the package is required, the following increased limit is available:

Increased Commercial General Liability	Additional Annual Premium
\$3,000,000	<input type="checkbox"/> \$155
\$5,000,000	<input type="checkbox"/> \$310

Building/Condominium Unit Coverage

Do you own the building or condominium unit where your business is located and do you require insurance coverage? Yes No

If yes, please select the type of property:

- Building Condominium Unit

If yes, provide the property value (Note: this is not the real estate cost):

Clinic Coverage Requirements (applicable to Clinic Package only)

Are the coverages above adequate?

Yes No

If no, please provide details of your requirements:

Co-Insurance

Coinsurance is a penalty imposed on the insured by the insurance carrier for under reporting/declaring/insuring the value of tangible property or business income. The penalty is based on a percentage stated within the policy and the amount under reported. In this policy you have a co-insurance requirement of 90%. As an example:

If the value of the contents you are insuring is \$150,000 and the policy contains a 90% co-insurance clause; this means you should purchase at least \$135,000 in coverage. If you were only purchasing \$100,000 coverage and had a loss of \$100,000, the insurance company would pay based on the following formula:

Amount of insurance in place % Amount of insurance that should have been in place x Amount of the loss = Amount paid, less any deductible.

For example: $\$100,000 \div (\$150,000 \times 90\%) \times \$100,000 = \$74,074$ Payment for loss (less deductible)

BMS recommends that your insurable values be reviewed and appropriately appraised to ensure you are purchasing the correct content and property limits.

I understand the co-insurance clause and have selected adequate contents limit.

Additional Midwives

If you have selected Business CGL or an Office Package and need to add midwives to your policy, please fill out the section below.

To extend coverage to Midwives who are delivering professional services solely for the Clinic, list their names below. **Please note, policy limits are shared between all midwives listed on the policy.**

	Midwives	Additional Annual Premium
1.		
2.	1-10	\$75 per person
3.	11+	Referral
4.	If over 11, please contact BMS.	
5.		
6.		
7.		

-
- 8.
-
- 9.
-
- 10.
-

I have confirmed with the additional midwives listed above that they understand that that by being added as a named midwife to my policy, they consent to BMS providing this information to MABC.

Cyber Security and Privacy Liability – ENHANCED

Cyber liability continues to be an ever-evolving area of risk. You have access to a comprehensive Cyber Security and Privacy Liability policy to protect against claims arising out of the theft, loss, or unauthorized disclosure of identifiable information, which includes First- and Third-Party coverage and Breach Response Services.

This policy is designed to provide protection against the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Breach Response

Additional Breach Response Costs	\$500,000 (NEW)
Legal, Forensic & Public Relations/Crisis Management	\$250,000
Notified Individuals	5,000 (Individual), 100,000 (Business)

Policy Aggregate Limit of Liability

\$1,000,000

First Party Loss

Business Interruption - Resulting from Security Breach	\$100,000 (NEW – HIGHER LIMIT)
Cyber Extortion Loss	\$500,000 (NEW – HIGHER LIMIT)
Data Recovery Costs	\$100,000

Liability

Data & Network Liability	\$1,000,000
Regulatory Defense & Penalties	\$1,000,000 (NEW – HIGHER LIMIT)
Payment Card Liabilities & Costs	\$1,000,000
Media Liability	\$1,000,000

eCrime

Fraudulent Instruction*	Available for additional premium
Funds Transfer Fraud	Included with Fraudulent Instruction
Telecommunications Fraud	\$100,000

Criminal Reward

Criminal Reward	\$50,000 (NEW – HIGHER LIMIT)
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Computer Hardware Restoration

Included (NEW)

Deductibles

Each Incident	\$1,000
Notified Individuals	100

Would you like to purchase Cyber Security & Privacy Liability coverage?
If yes, please complete the fields below.

Yes No

Gross Revenue	Annual Premium
Individuals	<input type="checkbox"/> \$121
Business & Employees - \$0 to \$500,000	<input type="checkbox"/> \$675
Business & Employees - \$500,001 to \$1,000,000	<input type="checkbox"/> \$1,023
Business & Employees - \$1,000,001 to \$1,500,000	<input type="checkbox"/> \$1,284
Business & Employees - \$1,500,001 to \$2,000,000	<input type="checkbox"/> \$1,578
Business & Employees - \$2,000,001 to \$2,500,000	<input type="checkbox"/> \$1,776
Business & Employees - \$2,500,001 to \$3,000,000	<input type="checkbox"/> \$1,873
Business & Employees - \$3,000,001 to \$3,500,000	<input type="checkbox"/> \$2,017
Business & Employees - \$3,500,001 to \$4,000,000	<input type="checkbox"/> \$2,159
Business & Employees - \$4,000,001 to \$4,500,000	<input type="checkbox"/> \$2,298
Business & Employees - \$4,500,001 to \$5,000,000	<input type="checkbox"/> \$2,434
Business & Employees - Above \$5,000,001	<input type="checkbox"/> Referral

Has any Cyber claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business? Please only select yes if not already reported to BMS/the insurer. Yes No
 If yes, please provide details.

Are you aware of any facts, circumstances or situations, which may reasonably give rise to a claim against you/your business? Please only select yes if not already reported to BMS/the insurer. Yes No
 If yes, please provide details.

Have you/your business ever had a cyber security / privacy breach and/or network security incident in the past or has such a claim been made against you/your business? Yes No
 If yes, please provide details.

Statement of Facts including condition precedent requirements

The following items are important risk mitigation strategies and are required by the insurer for coverage to be secured. Please confirm the following is accurate:

IT IS A CONDITION PRECEDENT FOR COVERAGE UNDER THIS POLICY THAT ALL THE BELOW ITEMS ARE SATISFIED. IF ANY OF THE BELOW STATEMENTS ARE NOT MET THEN NO COVERAGE SHALL BE PROVIDED UNDER THIS POLICY FOR ANY DAMAGES, CLAIMS EXPENSES, PENALTIES, PRIVACY BREACH RESPONSE SERVICES, PCI FINES EXPENSES AND COSTS, CYBER EXTORTION LOSS, DATA PROTECTION LOSS, BUSINESS INTERRUPTION LOSS.

Please confirm the following is accurate:

I/my business implements loss control measures such as: Antivirus software, a firewall, and/or regular software patch installations.

I/my business regularly back-up critical data to a separate location that would be unaffected by an issue with your live environment.

I/my business use multi-factor authentication (MFA) for cloud based services (Such as cloud based email account access) and for all remote access to your network; or if No, I/my business use Jane, Clinicmaster, owl practice or Practiceperfect.

For those systems which have an on-premises network only: I/my business only allow(s) remote access into our environment with a virtual private network (VPN). Note: This does not apply if your systems are entirely cloud based.

I confirm the above statements are true and accurate.

I also confirm the following:

I/my business take and/or provide cyber security awareness training **at least once annually**, including anti-phishing. For businesses, this includes training for all individuals who have access to your organization's network or confidential/personal data. Resources can be found at www.getcybersafe.gc.ca. You are not required to provide proof to BMS.

I confirm the above statement is true and accurate.

***Additional Coverage Available**

If you/your business transfers funds, BMS recommends you consider adding Fraudulent Instruction/Funds Transfer Fraud coverage.

Fraudulent Instruction coverage provides a limit of up to \$100,000 for claims resulting directly from you/your insured business having transferred, paid, or delivered any Money or Securities as a direct result of Fraudulent Instructions (i.e.: a fraudulent written instruction, electronic instruction (including email or web-based instruction) or telephone instruction provided by a person purporting to be a Vendor, Client, or an Authorized Employee, that is intended to mislead an Insured through the misrepresentation of a material fact that is relied upon in good faith by such Insured).

Funds Transfer Fraud means the loss of Money or Securities contained in a Transfer Account at a Financial Institution resulting from fraudulent instructions by a third party issued to a Financial Institution directing such institution to transfer, pay or deliver Money or Securities from any account maintained by you/your insured business at such institution, without you/your insured business's knowledge or consent.

\$25,000 limit for **\$230 / year**

\$100,000 limit starting from **\$335 / year**

Would you like BMS to contact you regarding a quote for Fraudulent instruction coverage?
If yes, an additional questionnaire is required to be completed and will be sent to you separately.

Yes No

NEW! Family Cyber Insurance (not available for QC members)

Safeguarding your personal information online is more important than ever. Protect yourself and your family against cyberattacks, identity theft, and data breaches with Family Cyber Insurance.

In the event of an incident or if you have questions at any time, cybersecurity professionals will guide you through the recovery process, providing support and solutions.

For less than \$80/year, you'll have access to:

1. A secure, tailored platform which provides proactive services such as lost wallet and passport assistance, social media and dark web monitoring and additional support to mitigate the impact of any cyber incident.
2. Coverage tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated identity theft, cyber extortion, cyber bullying, and more.

Coverage	Option 1	Option 2
Aggregate Limit	\$10,000	\$25,000
Social Engineering	\$10,000	\$10,000
Cyber Bullying	\$10,000	\$25,000
Identity Theft	\$10,000	\$25,000
Online Extortion & System Compromise	\$2,500 (Combined)	\$2,500 (Combined)
Cost	<input type="checkbox"/> \$60	<input type="checkbox"/> \$75

Would you like to purchase Family Cyber Insurance?
If yes, please see Terms & Conditions below.

Yes No

Terms & Conditions

This information is intended to provide a brief overview of some of the terms and conditions of the Family Cyber insurance policy. Please read your Policy carefully. Coverage provided by the insurer is subject to actual terms, conditions, exclusions, endorsements, applicable law and/or other terms of the Policy.

This insurance provides cyber coverage on a personal lines basis and excludes any work, professional engagement, or business activities.

This insurance is provided only to the Named Insured (individual) listed on the certificate of insurance and their Family as defined in the policy. Coverage is not afforded for the business, employees or employees' family members of the insured.

This insurance contains a System Maintenance condition that requires:

- Providing and maintaining a license for anti-virus software and ensuring that this software is active and in use on the Insureds Home Computer.
- Performing and installing all available software updates and patches as soon as practicable, either (a) in the instance of a new Home Computer, as soon as possible but in no event more than 48 hours of the Home Computer first being connected to the internet, and (b) in all other instances, in no event more than fifteen days after the updates or patches are made available.

- Providing and running a data backup system at appropriate intervals, including without limitation performing a full backup of the Home Computer at least once per month.
- The Named Insured is required to notify the insurer of any event within 30 days. In the event of a loss or claim, coverage determination will be dependent on the facts and circumstances of the event, the specific language, terms and conditions of the Policy issued and applicable law.
- The Insurer may retain a third party service provider to perform one or more of the services it is obligated to provide under the policies.

Employment Practices Liability (not available for QC members)

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? This insurance is designed for business owners to protect against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

Recommended for business owners with employees, contractors, volunteers, or students.

Claims made policy, \$1,000 deductible.

Do you require Employment Practices Liability?
If yes, please complete the fields below.

Yes No

	Limit	Annual Premium
Option 1	\$100,000	<input type="checkbox"/> \$308
Option 2	\$250,000	<input type="checkbox"/> \$411
Option 3	\$500,000	<input type="checkbox"/> \$427
Option 4	\$1,000,000	<input type="checkbox"/> \$541

Total number of employed staff (professionals):

Total number of administrative staff (including students working under supervision):

Total number of contractors (professionals):

Has any application for similar insurance ever been denied, cancelled or not renewed?
If yes, please provide details.

Yes No

Are you aware of any facts, circumstances or situations, which may reasonably give rise to a claim against you/your business?
If yes, please provide details.

Yes No

Has there been or are there now pending, any claims against the business, or any past, present directors, officers or employees of the business:

Involving any employment law?
If yes, please provide details.

Yes No

Involving non-employment related discrimination or sexual harassment?
If yes, please provide details.

Yes No

During the past 12 months, has the business experienced any change in controlling ownership of the business?
If yes, please provide details.

Yes No

Legal Services Package

Members can access a comprehensive Legal Services Package, which includes:

Unlimited Legal Helpline

Unlimited access to the Legal Helpline. Helpline Lawyers provide general legal information and assistance for any legal question. Please note: the lawyer will not advise on coverage, make a claim decision, or review documents.

Legal Document Centre

Unlimited access to an online library of legal documents, all of which have been drafted by lawyers, and are in the form of guided, customizable templates. Examples of templates include wills and power of attorney documents, employment contracts, service agreements, and more. Documents are based on Canadian laws and legal best practices. They can be downloaded and saved securely for future reference or reuse.

Legal Document Review

Access to lawyers to review a simple legal document and provide you with an annotated copy of the document with their notes. This will assist you in understanding the general impacts that the document may have for you.

Simple Legal Letter Drafting

Access to lawyers who will draft a simple legal letter for you to send. This service is intended to assist you with drafting simple documents, such as a demand letter, a complaint letter, a travel consent letter for a child, a resignation letter, or a warning letter to an employee.

Emotional Support Assistance

Access to Emotional Support Assistance through which you can confidentially speak with a professional counsellor about any work or personal issues which may be affecting you.

Identity Theft Protection Assistance

Identity theft experts will provide you with general assistance and prevention tips about identity theft and how to protect yourself. If you believe you have been the victim of identity theft, this service can also provide you with direct assistance by an Identity Restoration Expert to help restore your identity.

HR Assistance

Access to HR Assistance where you can speak to a Human Resources professional, who can provide you with information regarding HR issues that are impacting your business.

Annual Cost \$39

Would you like to purchase the Legal Services Package?

Yes

No

Note, if you are purchasing Legal Expense insurance, some elements of the Legal Services Package are automatically included in the Personal and Business Legal Solutions.

Legal Expense Insurance Solutions

Personal and/or business-related legal matters can arise at any time and can be costly.

Personal Legal Solutions provides:

- Legal Services Package (as detailed above, however HR Assistance not included)
- Insurance to coverage the legal costs to resolve a range of disputes, including:
 - Pursuing or defending legal action relating to the selling or buying of goods or obtaining services. Plus, coverage for disputes with a leasing company for the amount due if a leased motor vehicle is declared a total loss by the auto insurer;
 - Pursuing or defending a dispute relating to a residential tenancy agreement you entered into to rent their principal residence (90 day waiting period applies from the inception of the first policy held);
 - Defending against the revocation or suspension of your motor vehicle driver's licence;
 - Defending against a criminal investigation or prosecution arising from your work as an employee, or prosecution for a highway traffic or motor vehicle offence;
 - Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to personal property;
 - Pursuing legal action due to an accident that causes death, illness, or a serious injury;
 - Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision.

Each claim/aggregate limit	Premium
\$25,000/\$125,000	<input type="checkbox"/> \$99
\$50,000/\$250,000	<input type="checkbox"/> \$115

Would you like to purchase Personal Legal Solutions?

Yes

No

If yes, please answer the questions below:

In the last 3 years, have you, your spouse, or any adult children living in your home:

Pursued a consumer contract dispute?

Yes

No

Pursued a dispute with a neighbour or had to take action following a legal nuisance or trespass on your land?

Yes

No

Pursued legal action against a negligent third party following an injury to yourself?

Yes

No

- Pursued legal action against a medical practitioner following an incident of clinical negligence which caused you an injury? Yes No
- Been audited by the CRA? Yes No
- Been interviewed by the police or arrested in connection with an alleged criminal offence? Yes No
- Been sued for alleged discrimination? Yes No
- Been the victim of identity theft? Yes No

If yes, please provide details:

Business Legal Solutions provides:

- Legal Services Package (as detailed above, however Identity Theft Protection Assistance not included)
- Insurance to cover legal costs for resolving a range of disputes, including:
 - Defending against a criminal or occupational health and safety investigation or prosecution;
 - Defending against proceedings brought against an employee for unlawful discrimination;
 - Defending against a prosecution for a highway traffic or motor vehicle offence;
 - Pursuing or defending legal action for disputes relating to the selling or buying of goods and providing or obtaining services. Plus, recovery of money owed in the delivery of goods or services and disputes for premises rented by a business to conduct their operations within (90 day waiting period applies from the inception of the first policy held);
 - Defending against the revocation, suspension, or non-renewal of an operating or business licence;
 - Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to business property;
 - Pursuing legal action due to a work-related injury while away from the business premises;
 - Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision.

\$50,000 per claim / \$250,000 aggregate

Estimated Revenue for the next 12 months	Premium
\$0 to \$150,000	<input type="checkbox"/> \$160
\$150,001 to \$250,000	<input type="checkbox"/> \$253
\$250,001 to \$500,000	<input type="checkbox"/> \$412
\$500,001 to \$1,000,000	<input type="checkbox"/> \$528
\$1,000,001 to \$2,000,000	<input type="checkbox"/> \$930
\$2,000,001 to \$3,000,000	<input type="checkbox"/> \$1,348
\$3,000,000 +	<input type="checkbox"/> Referral Required

Would you like to purchase Business Legal Solutions? Yes No
If yes, please answer the questions below:

Total number of employees (full time & part time):

In the last 3 years has your business, you or any employee, director or partner of the business been:

- Subject to a tax audit? Yes No
- Involved in a dispute regarding compliance with GST, Income Tax, PST or HST or payroll tax deductions? Yes No
- Involved in any dispute regarding any damage, trespass or nuisance in relation to property that you are responsible for? Yes No
- Prosecuted in a criminal court (excluding vehicle-related offences)? Yes No
- Subject to a civil action alleging theft or breach of privacy? Yes No
- The recipient of a notice to alter, suspend, revoke or refusal to renew any statutory licence? Yes No
- Involved in any contractual dispute? Yes No

If yes, please provide details:

Have you pursued an undisputed debt in the last 12 months, after you had exhausted your normal aged receivable procedures? Yes No
If yes, please provide details.

24 Hour Accident Coverage (not available for QC members)

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death.

24 Hour Accident Insurance provides a lump sum benefit where:

- A loss or death occurs due to an Accident, and
- Where, as the result of accidental injury, the disablement results in a permanent total disability.

The policy also provides coverage for:

- Repatriation costs, and
- Rehabilitation (training) costs should you require special training in order to be qualified to engage in a different occupation following an insured accident.

Coverage	Option 1	Option 2
Accidental Death and Disablement (AD&D)	\$25,000	\$50,000
Permanent Total Disability (PTD)	\$25,000	\$50,000
Repatriation	\$5,000	\$5,000
Rehabilitation	\$5,000	\$5,000
Fracture Benefit	\$2,000	\$2,000
Cost	<input type="checkbox"/> \$51	<input type="checkbox"/> \$86

Would you like to purchase the 24 Hour Accident Insurance? Yes No

In order to purchase the 24 Hour Accident Insurance coverage you must be under the age of seventy (70).

Please confirm your date of birth:

NEW! Critical Illness Insurance (not available for QC members)

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

Covered Conditions include:

- Alzheimer's disease / pre-senile dementia
- Benign brain tumour
- Cancer
- Heart attack
- Kidney failure
- Motor neuron disease
- Multiple sclerosis
- Open-heart surgery
- Parkinson's disease
- Stroke
- Third degree burns
- Blindness
- Deafness

Would you like BMS to contact you about additional information on this product? Yes No

If yes, please confirm your date of birth:

Business Professional Liability Insurance

This coverage provides a separate limit of Professional Liability Insurance for the business in the event it is named in a professional liability claim or lawsuit. Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and/or business entity.

This coverage is recommended for businesses with others (e.g. midwives, assistants, students and/or other professionals) delivering services for or on behalf of, or billing under, your business name.

To apply for Business PLI, a separate application is required. Please check the box if you are interested in securing a quote.

If you are a sole proprietor and work independently with no other professionals billing under your operating name, your MPP coverage may extend. Please contact MABC for more information.

Declarations & Warranty

I declare that during the last five years no insurer has cancelled, declined or refused to issue me/us any form of liability insurance and that this application discloses the hazards known to exist at the date of this application. I declare that the statements made herein are in every respect true and correct and hereby apply for a contract of insurance to be based upon the truth of the said statements.

Submitting this form does not bind the Applicant or company to complete the insurance but is agreed that this form shall be the basis of the contract should a policy be issued.

The insurance premium is fully retained and not refundable.

Signed by: _____ Position: _____
 Date: _____

Fee Disclosure

Line of Coverage	Premium	Commission (included within premium)	Fee
Commercial General Liability	Per application	20%	Nil
Business Package	Per application	20%	Nil
Cyber Security & Privacy Liability	Per application	25%	Nil
Family Cyber Coverage \$10,000 \$25,000	Per application	22.5%	\$10.08 / \$9.45 \$10.86 / \$9.45
Employment Practices Liability	Per application	25%	Nil
Personal Legal Expense	Per application	20%	Nil
Business Legal Expense	Per application	20%	Nil
24 Hour Accident Coverage	Per application	15%	\$10/\$15

Payment Information

The following provinces are subject to provincial sales tax:

Ontario residents add 8% sales tax
Québec residents add 9% sales tax
Manitoba residents add 7% sales tax
Newfoundland residents add 15% sales tax
Saskatchewan residents add 6% sales tax

All other provinces are exempt. GST is not applicable to insurance premiums.

Legal Service Package Tax:

Note: Cost includes broker fee and is subject to the applicable HST Tax.
New Brunswick, Newfoundland, Nova Scotia and Prince Edward Island add 15%
Ontario add 13%
Alberta, British Columbia, Manitoba, Northwest Territories, Nunavut, Quebec,
Saskatchewan and Yukon add 5%

All cheques payable to BMS Canada Risk Services Ltd, or complete credit card authorization below.

Authorization for Credit Card Charge

VISA, AMEX or M/C Account No:

Expiry Date:

CVV:

Cardholder Name:

Signature:

BMS Canada Risk Services Ltd. (BMS)

979 Bank St, Suite 200
Ottawa, ON K1S 5K5

Toll Free: 1-855-318-6558

Fax: 613-701-4234

Email: mabc.insurance@bmsgroup.com

Sub-total	\$
Service Fee	\$20.00
Tax	\$
Total Enclosed	\$