

OFFICE PACKAGE INSURANCE PROGRAM

Does your organization rent office space? Do you own office equipment?
Do you have staff or volunteers working on behalf of your organization?

Understanding Office Package Coverage

The Under Our Wing Office Package policy provides insurance coverage to protect your office and the contents within from losses associated with property damage and crime. The Office Package also provides coverage if your organization is sued for bodily injuries to a third party that occur within your workplace.

Included in this policy are: Commercial General Liability coverage, Property Insurance and Crime coverage.

Commercial General Liability insurance provides coverage to protect against claims arising from injury or property damage that you (or your organization) 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.

Property insurance protects against damage to contents, including equipment such as computers, and loss of revenues caused by an interruption of business activities arising because of an insured loss.

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

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.

Members receiving notice of a claim or who are aware of a potential claim should contact BMS Group directly at 1-844-294-2715 or underourwing@bmsgroup.com.

How to Apply

Please contact BMS Group to apply for Directors' and Officers' Liability insurance or apply online at www.underourwing.bmsgroup.com

BMS Canada Risk Services Ltd (BMS Group)

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 wording, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS Group). For more information on the coverage, please contact us.