

BUSINESS INSURANCE FOR VOLUNTEER CANADA MEMBERS

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, another person 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	\$2,000,000 or \$5,000,000
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	To Policy Limit
Medical Expenses	\$2,500 any one person / \$25,000 any one accident
Employee Benefits Liability	\$1,000,000

Office Package

This package is designed for organizations with valuable contents or property to insure. It includes Commercial General Liability (CGL), Property/Contents, Business Income, and Crime Protection to ensure comprehensive coverage for your organization.



Property includes items usual to an office, including equipment, desks, chairs, filing cabinets and computers, 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 organization.



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

How to Apply

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

BMS Canada Risk Services Ltd (BMS)

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.

Optional Business Coverage

Cyber Security & Privacy Liability

Participants have the option to purchase a \$1M Cyber Security and Privacy Liability policy to better manage 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.