Tailored Business Insurance Solutions for Chiropractors

Commercial General Liability Insurance

Commercial General Liability insurance (CGL) protects businesses from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. For example, a patient may slip and fall on a wet floor in your office, or you may accidentally cause property damage to a patient's home during a consultation.

Individual CGL is recommended for independent contractors and sole proprietors with no additional staff.

Business CGL is recommended for professionals who have other professionals (employees or contractors) working for or on behalf of your business and/or billing under your business name. This protects your business if a CGL claim is made involving your business operations (including the activities of your employees or contractors) and/or premises.

2026-2027 CGL coverage highlights:

Limit of Liability	Up to $5,000,000 per claim / aggregate
Bodily Injury / Property Damage	As per limit selected
Personal Injury / Advertising Injury	As per limit selected
Products / Completed Operations	As per limit selected
Tenants' Legal Liability	$500,000
Medical Expenses	$25,000 per person
Non-owned Automobile	$1,000,000 or as per certificate
Damage to Hired Automobiles	$50,000
Contingent Employers Liability	Included

Clinic Package

This policy provides insurance coverage for professionals who are operating a clinic/business and have valuable contents or property to insure.

Contents include items usual to an office, including professional equipment, desks, chairs, filing cabinets and computers, as well as any stock, and improvements and betterments for which you are responsible.

How to apply

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

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6558
connect.canada@bmsgroup.com
www.chiropractors.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.

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

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).

Clinic Professional Liability Insurance

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Clinic PLI protects the clinic and its assets in such circumstances.

Business owners should consider purchasing this coverage if other health professionals (for example, co-owners, employees, associates) are working for or on behalf of your business and/ or billing under your business name.

Please note that this coverage should be purchased by one individual on behalf of all business owners, employees, and /or the business entity. **Each employee rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance.**

Additional insurance products & services:

Legal Expense for Insurance Audits

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. This insurance covers legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.

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Cyber Security & Privacy Liability

This policy helps you better manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Personal & Family Cyber Protection

This coverage against identity theft, cybercrime, and online threats, with expert recovery support and proactive services like dark web monitoring, social media checks, and personalized digital security guidance.

Employment Practices Liability

This insurance protects your business and staff against claims from employees, contractors, volunteers, or students, including wrongful termination, discrimination, harassment, and other employment-related allegations.

Legal Services Package

This package includes access to a specialized legal helpline for personal and business matters, plus document templates, lawyer support, and experts for HR, and identity theft support.

Personal & Business Legal Solutions

A **Personal Legal Solutions** policy helps you defend or pursue your rights with confidence, protecting your family's finances. A **Business Legal Solutions** policy safeguards your company, saving time and money while managing legal risks.

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24 Hour Accident Insurance

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. The policy provides tax-free lump-sum payments that give you the flexibility to focus on your health and well-being without worrying about financial burdens.

Emergency Medical Travel Insurance

Unexpected costs, such as those related to ambulance, medical care, hospital convalescence, and accidental dental care can arise if you experience a sudden, unexpected illness or accidental injury while travelling. Rest easy knowing that your unexpected medical emergency costs will be taken care of.