



OPTIONAL COMMERCIAL GENERAL LIABILITY PROGRAM

Optional Commercial General Liability

The limit will correspond with the Malpractice Limit of 2,000,000 \$, or can be increased to 3,000,000 \$, or 5,000,000.

The policy is Commercial General Liability with coverage extended for injury, personal injury and property damage to others for which you are legally liable. The coverage provides protection for acupuncturists for non-professional liability exposures associated with serving clients. This coverage is only in the personal name of the acupuncturist.

For example, the liability for clients falling and being injured on your premises or in your office for other reasons than your medical act. It has been extended to include such coverage as libel, slander. As many acupuncturists rent or lease premises the policy also includes \$500,000 Tenants Legal Liability Insurance. Named insured is the acupuncturist name only. See details on 2nd page.

Limit: **2,000,000 \$** Price: **93 \$**

or

Limit: **3,000,000 \$** Price: **124 \$**

or

Limit: **5,000,000 \$** Price: **216 \$**

Deductible: 1,000\$

Enrolment:

Premiums are collected at the same time as Professional liability insurance by the College & Association of Acupuncturists of Alberta. The master policy is on file at the College & Association of Acupuncturists of Alberta office and the Brokers office.

Each acupuncturist participating in the program will receive a certificate of insurance. The certificate is in the individual name of the acupuncturist, it is not intended for a corporation.

Premiums are paid annually; thereafter renewal certificates will be issued.

The first policy term is **December 31st 2016 to December 31st 2017.**

To enroll, complete this application and return it with your premium check.

Yes, I wish to enroll in the optional CGL insurance of 2,000,000 \$ for 93\$ premium.

or

Yes, I wish to enroll in the optional CGL insurance of 3,000,000 \$ for 124\$ premium.

Yes, I wish to enroll in the optional CGL insurance of 5,000,000 \$ for 216\$ premium.

Signature: _____ CGL effective start date: _____

Name printed _____

As part of my application, I hereby consent to Vezina Insurance Brokers (the "Broker") collecting, using and disclosing personal information required for purposes of considering my application. The broker is authorized to collect, use and disclose personal information and provide such personal information to third parties, as required, including insurance companies. The Broker may also be required or permitted to disclose such personal information pursuant to relevant privacy laws or other laws.

The undersigned declares that all statements made in the Application and the information contained in documents submitted with it are true.

COMMERCIAL GENERAL LIABILITY – DETAILS:

- The coverage is in the personal name of the individual Acupuncturist;
- An incorporated clinic is not a named insured;
- The incorporated clinic is only covered if sued jointly with the individual Acupuncturist;
- Incorporated clinics should normally purchase separate complete CGL and Property insurance policies;
- Coverage includes BI/PD, Personal Injury, Advertising injury, Tenants Legal Liability 500,000\$;
- Please contact broker at 1-877-253-5221 or mgagnon@vezinainc.com for any questions;