



COMMERCIAL INSURANCE APPLICATION

Name of Applicant (First Last): _____

Mailing Address: _____

City: _____ Province/Territory: _____ Postal Code: _____

Telephone: _____

Email: _____

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

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 / business name (please list all operating names related to the business).

Entity / Business 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.

Membership Information

In order to be eligible for this insurance policy, you must be a member of the Alberta Pharmacists Association (RxA).

Are you a member in good standing with the Alberta Pharmacists Association (RxA)? Yes No

Please provide membership number: _____

Do you have operations outside Canada? Yes No
If yes, please provide details.

Has any application for similar insurance (i.e. Commercial General Liability, Business Professional Liability, Property, Cyber Security and Privacy Liability, and/or Employment Practices Liability) ever been denied, cancelled, or not renewed by the insurer? Yes No
If yes, please provide details.

Have you/your business ever had a Commercial General Liability or Business Professional Liability claim made against you/your business and/or have you ever made a Property claim? 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? Yes No
If yes, please provide details.

Applicant Details

I am a/an:

- Employee Independent Contractor Business Owner
 Other (please provide details):
-

NOTE:

Independent Contractor: select this if you have no other employees or contractors working for or on behalf of your business and/or billing under your business name.

Business Owner: select this if you are incorporated or not incorporated, with non-professional employees/contractors, and/or if you have other professionals working for or on behalf of your business and/or billing under your business name.

Business Professional Liability

Business Professional Liability (PLI) is designed for business owners to protect themselves and their business name against liability or allegations for injuries or damages to a third party (such as a patient) that have resulted from a negligent act, error, omission, or malpractice that may arise from the actions of professionals delivering services for or on behalf of your business.

Recommended for businesses with other professionals working for or on behalf of your business and/or billing under your business name. **Please note that coverage should be purchased by one individual on behalf of the business.**

Would you like a quote for Business Professional Liability? Yes No

Commercial General Liability

Commercial General Liability (CGL) Insurance protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises. 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.

If you operate a business and have CONTENTS / PROPERTY to insure, a Commercial General Liability policy may not be sufficient protection. In these circumstances, BMS recommends purchasing Business Package Insurance, which includes Commercial General Liability, Property/Contents, Business Interruption, and Crime.

Would you like a quote for Commercial General Liability Insurance?

Yes No

Business Package Insurance

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

Commercial General Liability (CGL) Insurance protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises.

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

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

Would you like a quote for Business Package Insurance?

Yes No

Cyber Security and Privacy Liability – ENHANCED 2025-2026

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)
-----------------	-------------------------------

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
Individual Practitioners	<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

\$2,434

Business & Employees - Above \$5,000,001

Referral

Has any Cyber claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business?
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

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?
If yes, please provide details.

Yes No

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.

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? Yes No
If yes, an additional questionnaire is required to be completed and will be sent to you separately.

NEW! Family Cyber Insurance

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.

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

\$60

\$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

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.

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"/> \$270
Option 2	\$250,000	<input type="checkbox"/> \$373
Option 3	\$500,000	<input type="checkbox"/> \$394
Option 4	\$1,000,000	<input type="checkbox"/> \$514

Total number of employed staff (professionals):

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

Total number of contracted staff (professionals):

Has any application for similar insurance ever been denied, cancelled or not renewed by 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? Yes No

If yes, please provide details.

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? Yes No

If yes, please provide details.

Involving non-employment related discrimination or sexual harassment? Yes No

If yes, please provide details.

During the past 12 months, has the business experienced any change in controlling ownership of the business? Yes No

If yes, please provide details.

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
\$3,000,001 - \$4,000,000	<input type="checkbox"/> \$1,885
\$4,000,001 - \$5,000,000	<input type="checkbox"/> \$2,423
\$5,000,001 +	<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.

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.

I declare that I am a member in good standing with The Alberta Pharmacists Association.

Signed by: _____

Position: _____

Date: _____

Fee Disclosure

Line of Coverage	Premium	Commission (included within premium)	Fee
Cyber Security & Privacy Liability	Per application	25%	Nil
Family Cyber \$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

For more information on broker compensation please visit:
https://www.bmsgroup.com/assets/emailDownloads/Disclosure_Duty-of-Care_2024.pdf

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.

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

Sub-total	\$
Service Fee	\$25.00
Tax	\$
Total Enclosed	\$

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: commercial.insurance@bmsgroup.com