

CNPS Business Plus



Business Insurance for Nurses

brokered by
bms.

Business Risk Solutions for Nurses

Business insurance coverage options with CNPS Business Plus

- Commercial General Liability
- Office or Clinic Contents Coverage
- Legal Entity/Clinic Professional Liability
- Cyber Liability and Privacy Coverage
- Employment Practices (Management) Liability
- Directors' and Officers' Coverage

About CNPS Business Plus

CNPS Business Plus is a group insurance program primarily designed to offer business insurance for CNPS beneficiaries who work as independent contractors, employ other nurses, or provide nursing services through a corporation, partnership, sole proprietorship or other business entity.

CNPS Business Plus includes different business insurance products made available by reputable commercial insurers and structured by the CNPS in collaboration with BMS, the exclusive broker for the CNPS Business Plus program. BMS is a leading global Lloyd's of London insurance broker with a Canadian operation dedicated to the health-care insurance sector.

Claims or incidents that occurred before January 31, 2003 are excluded under the policy. Nurses can purchase extended reporting coverage for retirement or cessation of business.

About CNPS

The Canadian Nurses Protective Society (CNPS®) is a not-for-profit society that offers legal advice, risk-management services, legal assistance and professional liability protection related to nursing practice in Canada to more than 130,000 eligible nurses.

Commercial General Liability

\$2,000,000 per policy period	\$126
\$5,000,000 per policy period	\$170

Office or Clinic Contents

\$10,000 per policy period	\$300
\$35,000 per policy period	\$400
\$60,000 per policy period	\$500

Legal Entity/Clinic Professional Liability

Number of professionals	\$1,000,000 limit	\$2,000,000 limit	\$5,000,000 limit
Sole Proprietor	\$130	\$155	\$235
2-5 Professionals	\$160	\$185	\$265
6-10 Professionals	\$180	\$210	\$290
11-15 Professionals	\$200	\$230	\$310
16-20 Professionals	\$240	\$265	\$345
Over 20 Professionals	Contact BMS		

Also available: \$10,000,000 limit. Please contact BMS.

Cyber Liability & Privacy Coverage by Gross Revenue

\$1,000,000 aggregate limit per policy period

\$0-\$500,000	\$480	\$1,500,001-\$2,000,000	\$820
\$500,001-\$1,000,000	\$595	\$2,000,001-\$2,500,000	\$925
\$1,000,001-\$1,500,000	\$705	\$2,500,001-\$3,000,000	\$1025

Cyber Coverage for Individual Practitioners: \$75
If gross revenue exceeds \$3,000,000, please contact BMS.

Employment Practices (Management) Liability

\$100,000 limit	\$220
\$250,000 limit	\$295
\$500,000 limit	\$310
\$1,000,000 limit	\$400

Premium per entity. Contact BMS for entities with more than 25 employees.

Directors' and Officers' Liability coverage is also available under the program. Please contact BMS for more information.

Rates effective February 1, 2019



How to Apply CNPS Business Plus

BMS Canada Risk Services Ltd.

Toll Free: 1-855-318-6035

Fax: 613-701-4234

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Ottawa, ON K1S 5J3

**CNPS Business Plus is
a commercial insurance plan
designed specifically to meet your
nursing business requirements**



cnps.ca/cnpsbusinessplus

This brochure describes the insurance coverage available through the CNPS Business Plus program in general terms. It does not contain an exhaustive description of coverage nor does it include any applicable deductibles. Coverage is fully described in the wording of the policy.