

EMPLOYMENT PRACTICES (MANAGEMENT) LIABILITY FOR BUSINESSES

About The CNPS Business Plus Program

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 who 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 Group, the exclusive broker for the CNPS Business Plus program. BMS Group is a leading global Lloyd's of London insurance broker with a Canadian operation dedicated to the health-care insurance sector.

Do you employ administrative and/or professional staff? Does your clinic 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 others.

Top reasons to buy this coverage:

1. You make decisions every day that impact your employees, volunteers, students, and contractors, including hiring, compensation, promotions, accommodating disabilities, terminations, and more. Each of these could lead to a claim for a wrongful employment practice even if handled correctly.
2. Even an organization with good human resources policies and procedures can be sued, and the cost of defending a claim can be enormous. It is not uncommon for legal fees associated with winning an employment lawsuit to exceed \$50,000.
3. Employment related claims can disrupt businesses, hurt employee morale, and damage reputations.

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.

Coverage Highlights

- Comprehensive definition of Employment Practices Wrongful Act, which includes:
 - Retaliation;
 - Discrimination;
 - Employment harassment, including sexual harassment, bullying, and hostile work environment;
 - Wrongful termination;
 - Failure to employ or promote;
 - Breach of employment contract.
- Protects your business, executives and employees against allegations made by:
 - Employees;
 - Independent contractors;
 - Volunteers;
 - Students

Limit Options	Price*
\$100,000	\$220
\$250,000	\$295
\$500,000	\$310
\$1,000,000	\$400
Deductible (all Limit Options)	\$1,000

Please note:

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%.

**Rates are for clinics/groups of clinics under the same ownership with less than 25 employees.*

Please contact BMS to purchase coverage.

This insurance is available to all CNPS beneficiaries. Beneficiaries can purchase insurance coverage at any time; however January 31st is the annual policy renewal.

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