



GENERAL INSURANCE PROGRAM

for FQM Members

BFL CANADA is the FQM's general insurance partner.

La FQM, a group of organizations of the alternative medicine sector, wants to provide its members with the benefits of a stable, long-term risk transfer program. **BFL CANADA's** privileged relationship with the Lloyd's insurance company has enabled them to design an insurance program that meets the specific needs of FQM member companies.

Professional Liability Insurance

Limits of insurance: \$1,000,000 or \$2,000,000 per claim and per insurance period

Deductible : \$ 250 per claim – no deductible for defense costs

COVERAGE EXTENSIONS:

- Insured services (according to the member's practice).
- Worldwide coverage (suit brought back to Canada).
- Defense costs in addition to the limit of insurance.
- Retroactive date based on the initial professional liability policy. The effective date of the policy shall apply except for members that have no professional liability insurance.
- The amount of claims shall not be a program eligibility criterion.
- No termination clause except for non-payment of premium.
- Automatic subsequent coverage period of 60 days.
- Extended reporting period if the member dies or leaves de profession – 5 years included, no extra charge.
- Reimbursement of reasonable expenses incurred by the insured at the insurer's request, including loss of income, for a maximum daily sublimit of \$300 and a maximum annual sublimit of \$10,000.
- Coverage for legal expenses related to disciplinary matters – annual sublimit of \$10,000.
- Exclusion respecting sexual assault, except for legal fees, which shall be covered – annual sublimit of \$50,000.

General Civil Liability Insurance

Limits of insurance: \$1,000,000 or \$2,000,000 per claim and per insurance period

Deductible : \$250 per claim for bodily injury and property damage

Property Insurance

Limits of insurance: Limits offered (\$2,500, \$5,000 or \$10,000)

Deductible : \$250 per claim

FOR FURTHER INFORMATION

To obtain an insurance quote and to give effect to a policy, please go to the platform at the following address:

<https://softmed.bflcanada.ca>

If you have questions, please contact David Thibault, Damage Insurance Broker.