

# Allied Health care Professional/Commercial Package Product

- Risks with up to 50 employees per location  
(No employee limit for home health aide class of business)

- Non-diagnostic services, including the following most common classes:



<i>Services For The Body</i>		<i>Services For The Mind</i>	
Audiologist	Lactation consultant	Art therapy	Mental health counselling
Athletic trainer	Massage therapy	Chaplain	Music therapy
Beautician/Barber	Nail technician	Dance therapy	Pet/Animal assisted therapy
Biofeedback practitioner	Nutritionist	Drama therapy	Recreational therapy
Corrective therapy	Occupational therapy	Faith-based counselling	School guidance counselling
Day spa	Optician	Health education	Social worker
Dental assistant	Optometric assistant	Horticultural therapy	Wellness counselling
Dietitian	Pedorthist	Learning disability consultant	
EEG technician/technologist	Physical therapy/Physiotherapy		
Esthetician	Radiologic technologist/ Radiographer		
First aid/CPR/EMT training	Rehabilitation		
counselling Fitness instructor	Speech language		
Home health aide (non-medical)			

- New ventures are eligible

## PRODUCT ADVANTAGES

- Price starting at \$225 for professional liability and \$150 for general liability
- Separate limits for professional liability and general liability up to \$2 million/\$5 million
- \$25,000/\$50,000 sublimit for defence of allegations of patient molestation included for no charge (buy up option for \$1 million/\$3 million also available)
- Option to purchase standalone professional liability
- Punitive damages coverage where insurable by province or territory
- \$25,000 sublimit for third-party discrimination included for no charge
- Ability to include hired/non-owned automobile and property coverage to provide complete package
- Supplemental payments coverage for lost wages to attend trials/hearings in defence of a claim
- Coverage for lawyer fees/costs/expenses incurred by the named insured in defending against investigations/disciplinary actions by licensing boards

## AVAILABLE LIMITS

- Errors and omissions up to \$2 million/\$5 million
- Defence for allegations of abuse or molestation up to \$1 million/\$3 million
- General liability up to \$2 million/\$5 million
- Business personal property up to \$500,000
- Hired and non-owned automobile (included in the general liability aggregate)

## DEDUCTIBLES

Errors and omissions starting at \$0

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Abortion clinic	Dentist/Orthodontist	Medical home health aide	OB/GYN
Acupuncturist	Doctor	Managed care service	Psychiatrist
Assisted living center	Hospice	Medical spa	Pharmacist
Chiropractor	Hospital	Nurse	

- Risks located in New Brunswick, Quebec, Nunavut and Northwest Territories

**CALL 1-888-216-5838 FOR YOUR PHONE QUOTE**

**CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE**

**EMAIL COMPLETED APPLICATION TO [COMMERCIAL@MILNCO.CA](mailto:COMMERCIAL@MILNCO.CA)**