

## COMMERCIAL GENERAL LIABILITY INSURANCE

Commercial General Liability Insurance coverage designed for Individual Certified Fitness Professionals available only to members of OSHF.

### Commercial General Liability

Commercial general liability insurance (CGL) protects members from financial loss should they be sued for property damage, injury, or death caused by your services, business operations, or your employees (not specifically related to your delivery of professional services, which is covered by your professional liability coverage). A typical example of a commercial general liability insurance claim is slip and fall coverage, which protects you in the event someone falls at your clinic and claims it was a result of your negligence (e.g. water on the floor).

### Package Options

#### Option 1

**Limit**  
\$1,000,000 per claim  
\$1,000,000 annual aggregate  
**Annual Cost \$125**

#### Option 2

**Limit**  
\$2,000,000 per claim  
\$2,000,000 annual aggregate  
**Annual Cost \$180**

#### Option 3

**Limit**  
\$5,000,000 per claim  
\$5,000,000 annual aggregate  
**Annual Cost \$295**

Premiums are subject to applicable provincial tax:  
Ontario 8%, Quebec 9%, Manitoba 8%, Newfoundland 15%

PLEASE NOTE: The **policy year runs May 1-April 30**.  
Premiums are prorated (e.g. reduced) quarterly.

### Coverage Details

All options also include the following:

Tenants Legal Liability	\$500,000
Non-Owned Automobile Liability	\$2,000,000 per occurrence
Damage to Leased Automobiles	\$50,000
Contractual Liability	Included
Medical Expense	\$5,000 per Person
Deductible	\$500

### Claims Reporting Procedure

Claims, actual or potential, must be reported immediately to Maltmans at 1-800-699-0914.

### How to Apply

Log into your member account on [www.oshf.ca](http://www.oshf.ca).

For further information, please contact:

#### Ontario Society for Health and Fitness

100-20 James Street  
Ottawa, ON K2P 0T6

Toll Free: 1-888-990-9404  
Fax: 613-567-2728

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