

ATCMA Rate Sheet - Clinic Policy

The rates below are for ATCMA members. We charge 25% extra for non-ATCMA members.

CGL Rates:

Limits:	\$1,000,000	\$2,000,000	\$3,000,000	\$5,000,000
Premiums:	\$256	\$338	\$408	\$565
Additional Locations (up to 2 additional)	Add \$47 each	Add \$47 each	Add \$47 each	Add \$47 each
If there are other practitioners working at the clinic by renting the space from the clinic owner, additional premium is charged per additional practitioner up to 5 people	Add \$77 each	Add \$101 each	Add \$122 each	Add \$170 each
Deductible:	\$500 per occurrence	\$500 per occurrence	\$500 per occurrence	\$500 per occurrence

Clinic CGL has premises restriction. No off-premises coverage offered.

The other practices approved by Markel to offer Clinic CGL coverage on the condition that all the other practitioners carry their own E&O insurance include the following:

- Naturopath
- Reflexology
- RMT massage
- Facial
- Physiotherapy
- Chiropractic
- Shiatsu

General Liability coverage includes the following sublimits:

Coverage:	Limits:
Personal and Advertising Injury	Policy Limit
Tenants Legal Liability	\$500,000
Non-Owned Automobile	\$1,000,000
SEF 94 – Physical Damage to Hired Autos	\$50,000
Products and Completed Operations	\$100,000
Medical Payments – Per Person	\$25,000
Medical Payments – Per Occurrence	\$100,000
Contingent Employer’s Liability	Policy Limit

Property:

Limits of Liability offered are as follows:

Property Rates:

	Limits	Premium	Deductible (AOL)
Contents, Equipment Leasehold Improvements and Stock:	\$25,000	\$136	\$1,000
	\$50,000	\$259	\$1,000
	\$75,000	\$375	\$1,000
	Higher limits up to \$200,000	0.46% rate applies to the limit	\$1,000
Crime Coverage:	\$10,000	Included	\$1,000
Extra Expense:	\$5,000	Included	\$1,000
Business Interruption:	Actual Loss Sustained	Included	\$1,000

* Notes on Property rating:

- Limit is for office contents, equipment, leasehold improvements or stock only –buildings are not covered
- Earthquake and Flood coverages are included
- Equipment Breakdown is not covered
- Deductibles are as follows:
 - All Perils except as follows: \$1,000
 - Earthquake – Lower Mainland and Vancouver Island 10% of Total Insured Value
 - Earthquake – All Other 5% of Total Insured Value
 - Sewer Back-up and Water Damage \$2,500
 - Flood: \$10,000

Crime (to be included when Property coverage is purchased):

Coverage:	Limits:
Employee Dishonesty	\$10,000
Loss Inside the Premises	\$10,000
Loss Outside the Premises	\$10,000
Money Order and Counterfeit Paper Currency	\$10,000
Depositors Forgery	\$10,000

Deductible: \$1,000

Optional add-on coverage:

Contingent Professional Liability:

Limits:	Premium:
\$1,000,000	\$1,362
\$2,000,000	\$1,797
\$3,000,000	\$2,171
\$5,000,000	\$2,995

Deductible: \$500

Anti-stacking of limits endorsement is included