



Canadian Association of Naturopathic Doctors | Association canadienne des docteurs en naturopathie



We can show you more.®

Insured by Continental Casualty Company



Partners Indemnity

Insurance Brokers Ltd.
Established 1923

Insured by:

Enrollment & Insurance Coverage Application

Enrollment & Insurance Coverage Statement

Name of Naturopathic Doctor: _____

CAND Member : Yes No

Address, including Postal Code: _____

Phone No. (Home): _____ Phone No. (Business): _____

Phone No. (Cell) _____ Primary E-mail: _____

Fax No. _____ Secondary E-mail: _____

Please check this box if you are a Clinic Owner, employing any professionals or non-professionals

- Please check this box if you are a sole practitioner, not employing any other professionals, who has an incorporated practice and you want to include your corporation as an Additional Named Insured on the policy. Provide the name of your incorporated company below: Please note additional Premium see Option B

Incorporated Name

1. a. Have you ever been the recipient of any allegations of professional negligence either in writing or verbally? Yes No
- b. Are you aware of any facts, circumstances or situations, which may reasonably give rise to claim, other than advised above? Yes No
- c. Have you ever been the subject of a hearing, investigation, examination or inquiry by the review panel or other practice regulatory board or is any such hearing, investigation, examination or inquiry pending in which you are the subject? Yes No

If the answer to any of the questions above is "yes", please attach details.

Section 1 – Premium Calculation(See Following Pages For Coverage and Premium Amounts)

Section 2 - Coverage for Professional Malpractice Insurance

	LIMIT	PREMIUM
Option A –Errors & Omissions Insurance: (Mandatory)	<input type="text"/>	<input type="text"/>
Option C– Clinic Malpractice Insurance Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Section 3 – Commercial General Liability and Property Insurance

Option D - Commercial General Liability Only: Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
or		
Option E – CGL and Small Business Package: Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
or		
Option F – Office/Clinic Package: Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Total Premium:

Please note that Professional liability (options A and C) are not included in Option D,E,F - they are separate coverage policies

The undersigned applicant declares that, to the best of his/her knowledge and belief, the statements set forth herein are true and accurate. If the information supplied in this statement should change, the undersigned applicant will immediately notify Partners Indemnity Insurance Brokers Ltd. of such changes or amendments. The applicant agrees to provide fully completed signed applications where applicable. The application forms part of the policy.

Name of Applicant _____

Signature of Applicant

Date

Once completed, please submit this Application with a cheque or credit card form payable to:

Partners Indemnity Insurance Brokers Ltd.
 10 Adelaide Street East, Suite 400
 Toronto, Ontario M5C 1J3



If you have questions
 Telephone 416-366-5243 or Toll Free 1-877-427-8683
 FAX: 1-416-862-2416 or e-mail cand@partnersindemnity.com

Section 2 - Coverage for Professional Malpractice Liability Insurance

Option A – Mandatory

Option A: Mandatory	Annual Premium including applicable Provincial tax			
Liability Limits	ON/MB	PQ	NF	All other Provinces
\$2,000,000 limit per claim and \$2,000,000 annual limit	\$486.00	\$490.50	\$517.50	\$450.00
\$3,000,000 limit per claim and \$3,000,000 annual limit	\$648.00	\$654.00	\$690.00	\$600.00
\$5,000,000 limit per claim and \$5,000,000 annual limit	\$810.00	\$817.50	\$862.50	\$750.00

Option C– Clinic Malpractice Insurance – protects the Clinic name and non professional Employees

If you wish to purchase Clinic Malpractice Insurance please complete the Clinic Malpractice Insurance Application. Please select the appropriate **additional** premium.

All coverage opted for must have the same limit of liability as that chosen in Option A above.

Option C: Clinic Malpractice Insurance	Annual Premium including applicable Provincial tax			
Liability Limits	ON/MB	PQ	NF	All other Provinces
\$2,000,000 limit per claim and \$2,000,000 annual limit	\$162.00	\$163.50	\$172.50	\$150.00
\$3,000,000 limit per claim and \$3,000,000 annual limit	\$216.00	\$218.00	\$230.00	\$200.00
\$5,000,000 limit per claim and \$5,000,000 annual limit	\$324.00	\$327.00	\$345.00	\$300.00
If your Clinics gross annual billings from all Practitioners exceeds \$350,000 please refer to Partners Indemnity				

Section 3 – Commercial General Liability and Property Insurance

Option D - Commercial General Liability (Only) – If property required see Option E and F

Provides for slips and falls and other losses that you may become liable for that are not Professional liability. For further details please refer to “Do you have the right Insurance?”

You must complete the Commercial Liability Application

Option D-Commercial General Liability (Optional Insurance)	Annual Premium including applicable Provincial tax			
	ON/MB	PQ	NF	All Other Provinces
Limits				
\$2,000,000 limit per claim and \$2,000,000 annual limit	\$369.36	\$372.78	\$393.30	\$342.00
\$3,000,000 limit per claim and \$3,000,000 annual limit	\$518.40	\$523.20	\$552.00	\$480.00
\$5,000,000 limit per claim and \$5,000,000 annual limit	\$682.56	\$688.88	\$726.80	\$632.00

Option E– Sole Practitioner/ Small Business Package - Property and Crime Insurance

Note this coverage **includes** Commercial Legal Liability; you **do not have to purchase Option D**

Provides for slips and falls and other losses that you may become liable for that are not Professional liability. This also provides coverage for contents, for example examining table, computer, waiting area furniture. For further details please refer to “Do you have the right insurance?”

You must complete the Small Business Package Application.

Option E – Sole Practitioner Business Package including Commercial General Liability Insurance	Annual Premium including applicable Provincial tax			
	ON/MB	PQ	NF	All Other Provinces
Business Package				
\$10,000* Property Insurance (*higher limits available)				
\$2,000 Crime money and Securities only				
General Liability Insurance Limits				
\$2,000,000 limit per claim and \$2,000,000 annual limit	\$410.40	\$414.20	\$437.00	\$380.00
\$3,000,000 limit per claim and \$3,000,000 annual limit	\$569.16	\$574.43	\$606.05	\$527.00
\$5,000,000 limit per claim and \$5,000,000 annual limit	\$739.80	\$746.65	\$787.75	\$685.00

Option F- Office/ Clinic Package – Provides Property (including loss of income) and Crime Insurance

Note this coverage **includes** Commercial Legal Liability; you **do not have to purchase Option D**

Provides for slips and falls and other losses that you may become liable for that are not Professional liability. This also provides coverage for contents, for example examining table, computer, waiting area furniture, dispensary, tenants improvements. For further details please refer to “Do you have the right insurance?”

You must complete the Office/Clinic Application

Option F - Office/Clinic Package including Commercial General Liability Insurance	Annual Premium including applicable Provincial tax			
Office/Clinic Package \$50,000* Property Insurance (*higher limits available) \$25,000 Crime Including Employee Dishonesty	ON/MB	PQ	NF	All Other Provinces
General Liability Insurance Limits				
\$2,000,000 limit per claim and \$2,000,000 annual limit	\$756.00	\$763.00	\$805.00	\$700.00
\$3,000,000 limit per claim and \$3,000,000 annual limit	\$955.80	\$964.65	\$1017.75	\$885.00
\$5,000,000 limit per claim and \$5,000,000 annual limit	\$1,080.00	\$1,090.00	\$1150.00	\$1,000.00