

Insurance Product Information Document
BMS Canada Risk Services Limited

Telephone No. 1-855-318-6038

Email: psy.insurance@bmsgroup.com

Insurance Program:
Canadian Psychological Association (CPA) &
Council of Professional Associations of Psychology (CPAP)

In order to be eligible for this insurance, you must be a member of the Canadian Psychological Association (CPA) or a provincial/territorial association of psychology who make up the Council of Professional Associations of Psychologists (CPAP).

For Section 1: the insurer is Berkley Insurance Company of Canada #2001293798.

The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording(s). A copy of each is available on request.

What is this type of insurance?

This is an insurance Summary Sheet for Employment Practices Liability insurance for psychology professionals.

Separate Summary sheets are available, providing details for professional liability and commercial general liability, cyber security and privacy liability, business commercial general liability, contents/crime/business interruption and business package insurance (contents and leasehold improvements, crime, business interruption and business commercial general liability insurance).

Section One – Employment Practices Liability Coverage	Details
Description of Coverage	Covers legal defence costs and losses associated with insured claims for Employment Practice wrongful acts such as: wrongful dismissal, employment discrimination, harassment in the workplace failure to employ or promote, and others
Policy form	Claims made
Policy Limit Options	From \$100,000 per claim/\$100,000 Aggregate To \$1,000,000 per claim/\$1,000,000 Aggregate
Deductible	\$1,000
Pending and Prior Litigation	Excluded
Extended Reporting period	50% of the annual premium for an additional 12 months
Bodily Injury and Property Damage	Excluded
Bankruptcy	Excluded
Contractors	Included
Retro-active date	Inception
Territorial Limit	Worldwide
Extended Reporting Period	12 months available for additional premium
Premiums	\$220 to \$400 pro-rated quarterly

I would like a full copy of the policy wording:

Once you have completed your application form and provided payment, a certificate of insurance will be provided to you automatically by email. A full copy of the policy wording will be provided upon request before or after the purchase of insurance. Please contact BMS Canada Risk Services Ltd. At 1-855-318-6038 or psy.insurance@bmsgroup.com to receive a full copy.

Tax:

All premiums noted above are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 7%, Newfoundland 15%, and Saskatchewan 6%, other provinces are not subject to tax.

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When and How do I pay?

For full details of when and how to pay, you should contact your broker. Premiums are negotiated with the insurers annually. Premiums are pro-rated per the above table.

When does the coverage start and end?

Coverage starts the day that you apply for coverage, provide payment and receive a certificate of insurance. This insurance ends on the common expiry date of June 1 annually.

How do I cancel the contract?

You can cancel this insurance within 10 days of applying for coverage unless you have made a claim on this insurance. Premiums will be fully refunded. In absence of a request for rescission during this 10 day period, premiums will be fully retained.

Please see below your obligations and claims reporting details. If this is unclear or you have any questions, please contact BMS Canada Risk Services Ltd. at 1-855-318-6038 or by email at psy.insurance@bmsgroup.com.

What are my obligations?

You must notify your broker:

- as soon as reasonably possible if you become aware that information you have given us is inaccurate;
 - as soon as reasonably possible if you become aware of a claim, complaint or incident that could result in a claim or complaint made against you.
 - as soon as reasonably possible if there has been a change in your material business such as: hiring other professionals, becoming a sole proprietor, leasing a space, purchasing a building, undergoing renovations, entering into a contract with a leasing company or landlord, providing services that fall outside of your scope of practice or other changes that could affect your coverage.
- Each Insurance product is subject to review and acceptance of a fully completed application form and compliance with the terms within.
 - It is your responsibility to ensure that the amount of insurance and the coverage selection adequately reflect your business needs. If you require guidance from a licensed broker, please contact BMS for a full portfolio review.
 - If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler and within 30 days of receipt. An adjuster will then contact you within 48 hours and will advise you of the claims process and anticipated timelines.
 - You must not admit liability or offer or agree to settle any claim without the insurer's written permission.

Insurer contact information and claim reporting details:

Berkley Canada, Employment Practices Liability

145 King Street West, Suite 1000

Toronto, Ontario M5H 1J8

Attn: Claims Department

Fax: (416) 304-4108

Email: claims@berkleycanada.com

Making a complaint?

Should you wish to make a complaint, please refer to our complaints policies and procedures found at the footer of our website under "Complaints Policy".

All applicants must confirm that any statements made in their application are accurate and complete, and acknowledges that the Insurers are relying on these statements in the issuance of any quotation, binder or policy arising out of their application. Should a policy be issued to the applicant, the application and its attachments, if any, shall form the basis of the policy and be binding on all Insureds under the policy. The applicant agrees that, if any statements made in the application change between the date of this application and the effective date of the policy, the applicant will provide written notice of such changes immediately to BMS Canada Risk Services Ltd, and BMS Canada Risk Services Ltd. reserves the right to withdraw or modify any outstanding quotation(s) or agreement(s) to bind coverage.

If you have any questions whatsoever regarding the insurance coverage, application process, claims process, or any other information listed in this document, please contact BMS Canada Risk Services Ltd. directly.

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BMS Canada Risk Services Ltd.

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www.psychology.bmsgroup.com 1-855-318-6038

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