

**Insurance Product Information Document
BMS Canada Risk Services Limited**

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

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 outlining the exclusions 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	Exclusions
Prior and Pending Litigation or Other Insurance	<ul style="list-style-type: none"> a. Existing litigation or proceeding or knowledge of, prior to the effective date of the policy. b. fact, circumstance or situation which has been the subject of notice given under any policy c. which is insured in whole or in part by another valid Policy
Bodily Injury or Property Damage	<ul style="list-style-type: none"> a. bodily injury, mental anguish, emotional distress, sickness, disease or death of any person b. for damage to or destruction of any tangible property
Conduct	<ul style="list-style-type: none"> a. the gaining by an Insured of any profit, remuneration or advantage such Claim establishes such Insured Person was not legally entitled; b. deliberate criminal or deliberate fraudulent or dishonest act
Outside Entity or Other Entity	Employment Practices Wrongful Act arising out of the Insured Person’s serving as a director, officer, governor, advisory board member, committee member, general partner, partnership manager or trustee of an Outside Entity.
Damages and remedies	<ul style="list-style-type: none"> a. failure of the Company to afford reasonable notice to an employee who has been discharged, dismissed or whose employment has been terminated of employment or any employee-related benefits. b. cost to educate employees with respect to discrimination, harassment, etc. c. cost of modifying any property to accommodate an employee with a disability; d. violation of any law e. loss of revenues and improper use of proprietary information. f. liability assumed under contract except for liability that the Insured would have been liable in the absence of such contract or agreement.
Bankruptcy	based upon, arising out of, relating to the Bankruptcy and Insolvency Act, R.C.S. 1985, c. B-3, or the Companies' Creditors Arrangement Act, R.S.C. 1985, c. C-36 or the appointment of a receiver or receiver-manger (by Court Order or debenture), a liquidator, a trustee in bankruptcy, a conservator, a rehabilitator or any similar official.