

**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 Lloyd's, #2000737758.

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 providing professional liability coverage for your business name, in the event that it is named in a lawsuit resulting from the services rendered by an employee or contractor working and/or billing on behalf of your business.

Separate Summary sheets are also available, providing details for professional liability, commercial general liability, cyber and privacy liability, employment practices 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 Two – Clinic Professional Liability Coverage	Details
Description of Coverage	Protects the business and its assets if named in a professional liability claim (limit shared with individual Professional Liability)
Policy form	Claims made
Territorial Limit	Worldwide
Jurisdiction	Canada
Limit of insurance	\$5,000,000 per claim/\$5,000,000 Aggregate
Retro-active date	N/A
Extended Reporting Period	5 years \$250
Deductible	Nil
Incorporated Entity (at least 1 professional staff beyond proprietor)	Pro-rated Quarterly