

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)**

The insurer is Beazley Group (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 Summary of coverage for Cyber Security and Privacy Breach Liability insurance for psychology professionals.

Separate Summary sheets are available, providing details for professional liability and commercial general liability insurance, 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 One – Cyber Security and Privacy Breach Response Coverage	Details
Description of Coverage	Provides insurance coverage and breach response services to help respond to a data or privacy breach
Policy Limit	\$1,000,000 Aggregate
Regulatory Defense and Penalties	\$250,000
PCI Fines, Expenses and Costs	\$100,000 (If PCI Compliant)
Data Protection	\$100,000
Cyber Extortion	\$100,000
Business Interruption Loss	\$100,000
Forensic Expenses sublimit:	\$25,000
Dependent Business sublimit:	\$10,000
Aggregate Limit for all Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses combined	\$250,000 (in addition to Policy Aggregate Limit)
Notified Individuals	100,000 Notified Individuals in the aggregate (Business Cyber); 5,000 Notified Individuals in the aggregate (Individual Cyber)
Each Claim Retention	\$1,000
Privacy Breach Response Services:	
1. Notification Services, Call Center Services, and Breach Resolution and Individuals Mitigation Services for each incident involving at least	100 Notified
2. Computer Expert Services, Legal Services and Public combined Relations and Crisis Management Expenses	\$1,000
Each Extortion Threat	\$1,000
Each Security Breach	\$1,000
Waiting Period	8 hours
Retro-active date	N/A
Territorial Limit	Worldwide
Criminal Rewards	\$25,000
Telecommunications Fraud	\$100,000
Fraudulent Instruction Coverage	Optional – additional premium required
Sanction Limitation and Exclusion Clause	Applicable

Summary Sheet 04/21

BMS Canada Risk Services Ltd.

825 Exhibition Way, Suite 209, Ottawa ON K1S 5J3

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

Registration number 3000682048, lautirite.qc.ca



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)

Unprotected Portable Computers and Media Exclusion	Included
Professional Services Exclusion	Included
Nuclear Exclusion	Included
Radioactive Contamination Exclusion	Included
Fraud Exclusion	Included