

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 and 2: the insurer is Lloyd's, #2000737758. For Section 3: the insurer is Beazley Group (Lloyd's) # 2000737758. For Section 4: 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 program encompassing professional liability and commercial general liability insurance for psychology professionals, along with additional liability insurance products that may be required depending on the professional's business structure and needs. A separate Summary sheet is available, providing details for 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 – Professional Liability and Commercial General Liability Coverage	Details
Professional Liability	
Description of Coverage	Protects against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a psychologist, provisional psychologist or psychological associate.
Policy form	Claims made
Limit of Insurance	\$10,000,000 per claim/\$10,000,000 Aggregate
Deductible	Nil
Regulatory Defense Costs	\$300,000 per claim/\$300,000 aggregate
Criminal Defense Reimbursement	\$300,000 per claim/\$300,000 aggregate
Abuse Coverage	\$1,000,000 (limit shared with Commercial General Liability)
Economic Loss Extension	Included
Privacy Event Cost Extension	\$50,000 per claim/\$250,000 Aggregate
Cyber Liability and Network Security Extension	\$50,000
Maternity/Parental Leave	Included up to 1 year
Extended Reporting Period Options	2 years automatically included Unlimited:\$150
Retro-active date	Nil
Territorial Limit	Worldwide
Jurisdiction	Canada, with extension to US in circumstances outlined in policy wording
Student Conditions	Coverage extends to students under your supervision
Legal Entity Extension	Included for Sole Proprietors

Summary Sheet 05/20

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

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

Registration number 3000682048, laurite.qc.ca

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Commercial General Liability	
Description of Coverage	Protects against claims arising from “bodily injury” or “property damage” that you may cause to a third party as a result of your operations and/or premises and not related to your delivery of professional services.
Policy form	Occurrence
Bodily Injury and Property Damage	\$5,000,000 per occurrence
General Aggregate	\$5,000,000
Products and Completed Operations	\$5,000,000 per occurrence
Medical Payments	\$25,000 per person
Tenant’s Legal Liability	\$500,000
Personal and Advertising Liability	\$5,000,000 per occurrence
Non-Owned Automobile	\$5,000,000 per occurrence
Damage to Hired Auto	\$50,000
Territorial Limit	Worldwide
Jurisdiction	Canada
Deductible	Nil
Premium	\$464 membership with CPA <u>or</u> your CPAP association \$435 membership with CPA <u>and</u> your CPAP association Student: \$193 Pro-rated Quarterly

Section Two – Clinic Professional Liability Coverage	Details
Description of Coverage	Protects the business and its assets if named in a professional liability claim
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)	1 – 5 Staff \$300 6 – 10 Staff \$400 11+ Referral \$500+ Pro-rated Quarterly

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Section Three – 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
Unprotected Portable Computers and Media Exclusion	Included
Professional Services Exclusion	Included
Nuclear Exclusion	Included
Radioactive Contamination Exclusion	Included
Fraud Exclusion	Included
Premiums:	\$90 individual, no proration Starting at \$575 for Businesses, Pro-rated daily with a minimum premium of \$200

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Section Four – 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.

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 tables.

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.

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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.
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- 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:

Lloyd's Canada, Professional and Commercial General Liability

1155 Metcalfe St, Suite 2240, Montreal, Québec H3B

Any notice to the Underwriters may be validly given to the Coverholder:

BMS Canada Risk Services Ltd.

825 Exhibition Way, Suite 209,

Ottawa, ON K1S 5J3

Claims to be reported to:

Crawford & Company (Canada) Inc. at 1-877-805-9168 or by email at BMSclaims@crowco.ca.

Beazley Group, Cyber Security & Privacy Liability

Any notice to the Underwriters may be validly given to the Coverholder:

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Ottawa, ON K1S 5J3

Psy.insurance@bmsgroup.com

1-855-318-6038

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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