

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 CPA or a provincial/territorial association of psychology who make up the Council of Professional Associations of Psychologists (CPAP).

The insurance company is Ecclesiastical Insurance. # 2700011910

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, deductibles and exclusions. These are detailed in the policy wording(s). A copy is available on request.

What is this type of insurance?

This summary provides details for business commercial general liability.

A separate Summary sheet is available for Individual Professional Liability and Commercial General Liability, Business Professional Liability, Cyber Security & Privacy Breach Response, Business Contents, Business Clinic Package and Employment Practices Liability.

| Section 1 – Business Commercial General Liability | Limit |
|--|--|
| Policy Form | Occurrence Based |
| Territorial Limit | Canada (worldwide for business travel to attend educational events and conferences) |
| Jurisdiction | Canada |
| Commercial General Liability | |
| Bodily Injury and Property Damage | \$5,000,000 |
| Products-Completed Operations Hazard Aggregate | \$5,000,000 |
| General Aggregate | \$5,000,000 |
| Tenants Legal Liability (Broad Form) | \$500,000 |
| Employee Benefits E&O | \$1,000,000 |
| Personal and Advertising Injury | \$5,000,000 |
| Non-Owned Automobile Liability | \$1,000,000 |
| Legal Liability for Damage to Hired Automobile (SEF #94) | \$50,000 |
| Contractual Liability (SEF #94) | Included |
| Excluding Long-Term Leased Vehicles (SEF#99) | Included |
| OEF #98B (Ontario only) | Included |
| Blanket Additional Insured and Waiver of Subrogation | Included - Landlords only |
| Voluntary Compensation for Employees | Included |
| Medical Payments | \$25,000 per person |
| Contingent Employer's Liability | Included |
| Deductibles | |
| Property Damage | \$1,000 |
| Tenants Legal Liability | \$1,000 |
| Legal Liability for Damage to Hired Automobile | \$1,000 |

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