

Insurance Product Information Document
BMS Canada Risk Services Limited

Telephone No. 1-855-318-6038

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

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 upon request.

What is this type of insurance?

This summary provides the exclusions for the 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 1 – Business / Clinic Package	
Policy Form	Occurrence Based
Territorial Limit	Canada (worldwide for business travel to attend educational events and conferences)
Jurisdiction	Canada
Property - Exclusions	
Property Excluded: a) electrical devices, appliances or wiring caused by artificially generated electrical currents, including arcing, unless fire or explosion ensues and then only for such ensuing loss or damage; b) money, bullion, platinum and other precious metals and alloys, securities, stamps, tickets and tokens, evidence of debt or title, plans, blueprints, designs or specifications; c) property insured under the terms of any Marine Insurance, and property while waterborne, except while on a regular ferry or railway car transfer in connection with land transportation; d) property loaned or rented to others; e) Property illegally acquired, kept, stored or transported; property seized or confiscated for breach of any law or by order of any public authority.	
Perils Excluded	
Flood <ul style="list-style-type: none"> • Seepage or leakage or influx of water derived from natural sources through basement walls and floors • Influx of water, tidal waves, tsunami or overflow of body of water • Entrance of rain, sleet or snow through doors and windows 	Data <ul style="list-style-type: none"> • Disturbance, corruption, distortion or erasure of electronic recordings by electronic or magnetic injury except lighting or of electronic data • Programming errors or faulty machine instructions or errors creating, amending, entering or deleting. • Inability to receive or send or access electronic data
Dampness, dryness and changes of temperature	Settling, expansion, contraction, moving shifting or cracking of the building
Smoke from agricultural smudging or industrial operations	Snow slide, landslide, earth movement
Insects, rodents, vermin	Explosion except with respect to explosion of natural, coal or manufactured gas), collapse, rupture or cracking
Delay, loss of market or loss of use or occupancy	Mysterious disappearance or shortage of equipment and/or stock
War, invasion, terrorism, act of foreign enemy	Wear and tear, gradual deterioration, latent defect, inherent vice
Employee infidelity and criminal acts by insured	Damage to property while being worked on
Centrifugal force, mechanical breakdown or derangement	Dumping of pollutants at the premises
Fungi and fungal derivatives	Communicable Disease
Business Interruption - Exclusions	
Communicable Disease	Losses arising from a financial loss not caused by a property damage

Summary Sheet 05/20

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Equipment Breakdown – Exclusions	
Nuclear reaction or radiation	Loss caused by Pollutants
War, riots, military force, terrorism	Breakdown or electronic circuitry impairment from natural causes Fire, smoke, explosion, flood, lighting, escape of water
Business interruption unless covered under that section	Partial or total failure, malfunction or loss of use of any electronic equipment, computer system, information repository due to erasure, destruction, malware, etc.
Losses covered under the property section	
Commercial General Liability – Exclusions	
Expected or intentional injury	Contractual liability except for liability that the insured would have in absence of the contract
Worker's Compensation	Automobile, Aircraft or Watercraft
Damage to your own property or in your care, custody and control	Damage to insured's product
Use of blasting, explosion or pile driving	Electronic data
Professional services	Abuse
Asbestos, fungi and spores	Nuclear energy
Pollution	War and terrorism
Knowing violation of the rights of others	Materials published with knowledge of falsity
Materials published prior to policy period	Breach of contract
Quality performance of goods	Infringement of copyright
Electronic chatrooms or bulletin boards	Bodily injury to an insured, hired person, worker's compensation, from athletic activities

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