

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 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 the exclusions for the business commercial general liability.

Section 1 – Commercial General Liability	
Policy Form	Occurrence Based
Territorial Limit	Canada (worldwide for business travel to attend educational events and conferences)
Jurisdiction	Canada
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