

**Insurance Product Information Document**  
**BMS Canada Risk Services Limited**

Telephone No. 1-855-318-6038

Email: [psy.insurance@bmsgroup.com](mailto: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 upon request.

**What is this type of insurance?**

This summary provides 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).

**Business Commercial General Liability:** provides coverage against claims arising from “bodily injury” or “property damage” that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises and not related to your delivery of professional services.

**Contents/Crime/Business Interruption:** provides coverage to protect against damage to property, including professional equipment, and loss of revenues caused by an interruption of business activities arising from an insured peril (such as fire). Also provides coverage against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business/office.

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

Section 1 – Business / Clinic Package	Limit
Policy Form	Occurrence Based
Territorial Limit	Canada (worldwide for business travel to attend educational events and conferences)
Jurisdiction	Canada
Property	
Contents Limit	\$50,000
Broad Form Property Damage	Applicable
All-Risk Coverage	Applicable
Co-Insurance	90%
Building Coverage	Available upon request
Contingent Condo Coverage	Available upon request
Equipment Breakdown	Included
Deductibles	
Sewer Back-up	\$10,000
Water Damage	\$10,000
Flood	\$50,000 content limit, \$25,000 flood deductible applies. Content limit greater than \$50,000 or Condominium unit owners Extension within the limit of \$250,000, \$50,000 flood deductible applies.
Earthquake	3% of the location TIV subject to a minimum of \$100,000, except in British Columbia, where 10% of the location TIV subject to a minimum of \$250,000
Miscellaneous Property	\$2,500
Crime	\$1,000
All Other Risks	\$1,000

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Equipment Breakdown	\$1,000
Business Interruption	\$1,000
<b>Section A: Newly Acquired</b>	
Newly Acquired Building & Contents at Newly Acquired Locations (60-day reporting)	\$100,000 per Occurrence
<b>Section B: Property Extensions (On Premises)</b> <b>Subject to an aggregate limit of \$100,000 per occurrence in addition to policy limits</b>	
Accounts Receivable	Included
Additions Under Construction	Included
Arson, Theft & Vandalism Reward	\$10,000
Automatic Fire Suppression System Recharge Expense	Included
Bequeathed Property	\$25,000
Brands and Labels	Included
Building Damage by Theft	Included
Computer System Breakdown Coverage	\$10,000
Consequential Loss Assumption	Included
Consequential Loss Assumption (Off Premises Power)	\$25,000
Contingent Liability from Enforcement of Building By-Laws	Included
Cost of Preparing Proof of Loss	Included
Crisis Management	\$10,000
Emergency Services Damage to the Grounds	Included
Environmental Upgrade	\$10,000
Fire Department Service Charges	Included
Growing Plants, Trees and Shrubs or Flowers in the Open	\$1,500 each / \$10,000 per occurrence
Installation Floater	Included
Lock and Key Coverage	Included
Metered Water	Included
Newly Acquired Contents at Insured Premises	25% of contents limit
Personal Property of Officers, Employees, Administrators or Teachers	\$10,000
Personal Property of Students or Volunteers	\$250 per student/volunteer, \$10,000 per occurrence
Pollutant Clean up and Removal	\$10,000
Private Roadways, Walkways, Parking Lots	\$10,000
Special Event Automatic Increase	25% of insured limit
Tenant's Glass	Included

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Registration number 3000682048, [lautirite.qc.ca](http://lautirite.qc.ca)

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Valuable Papers and Records	Included
<b>Section C: Property Extensions (Off Premises)</b> <b>Subject to an aggregate limit of \$100,000 per occurrence in addition to policy limits</b>	
Donated Goods	\$500 for any one tem, \$5,000 at any one location
Exhibition / Craft Show / Concerts	Included
Property in Transit	Included
Property Temporarily Removed/ Unnamed locations	Included
Temporary Accommodation for Resident Staff	\$10,000
<b>Business Interruption: Actual Loss Sustained</b>	
Aggregate Limit	\$250,000
Indemnity Period	12 Months
Extra Expense	Included
Interruption by Civil Authority	30 Days
Professional Fees	Included
Murder/Suicide, Food Poisoning, Defective Sanitation, Vermin Extension	Max 3 months, max \$5,000 per occurrence / \$5,000 annual aggregate
Communicable Disease Exclusion	Applicable
Leasehold Interest	\$25,000 aggregate
Exhibition Expenses	\$25,000 aggregate
Fundraising Expenses	\$10,000 per occurrence
Temporary Storage Facilities	Max 10% of Building limit
Off Premises Power Interruption – 24 Hour Waiting Period	\$25,000
Failure of Telecommunication Service Extension	\$10,000 per occurrence, 4 hours waiting period
Contingent Business Interruption	\$10,000 per occurrence
Cost to Attract Volunteers	\$10,000 per occurrence
<b>Equipment Breakdown</b>	
By-Laws, Demolition and Increased Cost of Construction	Included
Hazardous Substances (including Mould)	\$100,000
Professional Fees	Included
Expediting Expenses	Included
Data Coverage	\$50,000
Service Interruption	Included within 1,000 metres
Brands and Labels	\$100,000
Green Coverage	\$50,000
Off Premises Transportable Insured Equipment	\$10,000

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Public Relations	\$5,000
<b>Commercial General Liability</b>	
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
<b>Deductibles</b>	
Property Damage	\$1,000
Tenants Legal Liability	\$1,000
Legal Liability for Damage to Hired Automobile	\$1,000
<b>Crime</b>	
Employee Dishonesty Coverage – Form A	\$10,000
Loss Inside the Premises Coverage	\$10,000
Loss Outside the Premises Coverage	\$10,000
Money Orders and Counterfeit Paper Currency Coverage	\$10,000
Depositors' Forgery Coverage	\$10,000
Computer Fraud and Funds Transfer Fraud Coverage	\$10,000
Incoming Cheque Forgery Coverage	\$10,000
Addition of Volunteers as Employees	Included
Auditor's Expenses	\$10,000
<b>Deductible</b>	\$1,000

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