

Insurance Product Information Document
BMS Canada Risk Services Limited

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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 05/23

BMS Canada Risk Services Ltd.

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