

**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)**

The insurer is Berkley Insurance Company of Canada #2001293798.

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

**What is this type of insurance?**

This is an insurance Summary Sheet for Employment Practices Liability insurance for psychology professionals.

Separate Summary sheets are available, providing details for professional liability and commercial general liability, cyber security and privacy liability, 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 One – Employment Practices Liability Coverage	Details
Description of Coverage	Covers legal defence costs and losses associated with insured claims for Employment Practice wrongful acts such as: wrongful dismissal, employment discrimination, harassment in the workplace failure to employ or promote, and others
Policy form	Claims made
Policy Limit Options	From \$100,000 per claim/\$100,000 Aggregate To \$1,000,000 per claim/\$1,000,000 Aggregate
Deductible	\$1,000
Pending and Prior Litigation	Excluded
Extended Reporting period	50% of the annual premium for an additional 12 months
Bodily Injury and Property Damage	Excluded
Bankruptcy	Excluded
Contractors	Included
Retro-active date	Inception
Territorial Limit	Worldwide
Extended Reporting Period	12 months available for additional premium