

**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)**

For Section 1: the insurer is Lloyd's, #2000737758.

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 program encompassing professional liability and commercial general liability insurance for psychology professionals.

Separate Summary sheets are also available, providing details for cyber and privacy liability, employment practices 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 – Professional Liability and Commercial General Liability Coverage	Details
<b>Professional Liability</b>	
Description of Coverage	Protects against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a psychologist, provisional psychologist or psychological associate.
Policy form	Claims made
Limit of Insurance	\$10,000,000 per claim/\$10,000,000 Aggregate
Deductible	Nil
Regulatory Defense Costs	\$300,000 per claim/\$300,000 aggregate
Criminal Defense Reimbursement	\$300,000 per claim/\$300,000 aggregate
Abuse Coverage	\$1,000,000 (limit shared with Commercial General Liability)
Economic Loss Extension	Included
Privacy Event Cost Extension	\$50,000 per claim/\$250,000 Aggregate
Maternity/Parental Leave	Included up to 1 year
Extended Reporting Period Options	2 years automatically included Unlimited:\$150
Retro-active date	Nil
Territorial Limit	Worldwide
Jurisdiction	Canada, with extension to US in circumstances outlined in policy wording
Student Conditions	Coverage extends to students under your supervision
Legal Entity Extension	Included for Sole Proprietors
<b>Commercial General Liability</b>	
Description of Coverage	Protects against claims arising from “bodily injury” or “property damage” that you may cause to a third party as a result of your operations and/or premises and not related to your delivery of professional services.



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Policy form	Occurrence
Bodily Injury and Property Damage	\$5,000,000 per occurrence
General Aggregate	\$5,000,000
Products and Completed Operations	\$5,000,000 per occurrence
Medical Payments	\$25,000 per person
Tenant's Legal Liability	\$500,000
Personal and Advertising Liability	\$5,000,000 per occurrence
Non-Owned Automobile	\$5,000,000 per occurrence
Damage to Hired Auto	\$50,000
Territorial Limit	Worldwide
Jurisdiction	Canada
Deductible	Nil

Summary Sheet 05/23

BMS Canada Risk Services Ltd.

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