

**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)**

In order to be eligible for this insurance, you must be a member of the Canadian Psychological Association (CPA) or a provincial/territorial association of psychology who make up the Council of Professional Associations of Psychologists (CPAP).

For Section 1 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 the Business insurance, which includes Contents, Crime, Commercial General Liability and Business Interruption. A separate Summary sheet is available for Individual Professional Liability and Commercial General Liability, Business Professional Liability, Cyber Security & Privacy Liability and Employment Practices Liability.

Section 1 – Business Contents	Details
<b>Property</b>	
Description of Coverage	Protects your physical property such as your leasehold improvements, contents, equipment, stock and furniture against physical damage such as fire or water damage. Your limit of insurance must represent the full replacement cost value of all physical property
Basic 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	Available upon request
<b>Deductibles</b>	
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
Equipment Breakdown	\$1,000
Business Interruption	\$1,000
<b>Section A: Newly Acquired</b>	

Summary Sheet 05/23

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Registration number 3000682048, lautirite.qc.ca

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Newly Acquired Building & Contents at Newly Acquired Locations (60-day reporting)	\$100,000 per Occurrence
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<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>	
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Accounts Receivable	Included
Arson, Theft & Vandalism Reward	\$10,000
Automatic Fire Suppression System Recharge Expense	Included
Building Damage by Theft	Included
Computer System Breakdown Coverage	\$10,000
Contingent Liability from Enforcement of Building By-Laws	Included
Cost of Preparing Proof of Loss	Included
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
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
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>	
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Exhibition	Included
Property in Transit	Included
Property Temporarily Removed/ Unnamed locations	Included

<b>Business Interruption: Actual Loss Sustained</b>	
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Description of Coverage	Coverage for financial loss sustained, due to a physical damage to your property, resulting from an insurance peril.
Aggregate Limit	\$250,000
Indemnity Period	12 Months

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Extra Expense	Included
Interruption by Civil Authority	30 Days
Infectious Disease, Murder/Suicide, Food Poisoning, Defective Sanitation, Vermin Extension	Max 3 months, max \$5,000 per occurrence / \$5,000 annual aggregate
Absolute Pandemic Exclusion	Applicable
Leasehold Interest	\$25,000 aggregate
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
<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.
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
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>	
Tenants Legal Liability	\$1,000
Legal Liability for Damage to Hired Automobile	\$1,000
Employee Benefits (E&O)	\$1,000
<b>Crime</b>	
Description of Coverage	Coverage against financial loss resulting from employee dishonesty, theft and fraud
Employee Dishonesty Coverage – Form A	\$10,000
Loss Inside the Premises Coverage	\$10,000
Loss Outside the Premises Coverage	\$10,000

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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>	\$500
<b>Premium</b>	Business Package: <b>\$745</b> Contents & Crime Only : <b>\$525</b> Business Commercial General Liability: <b>\$400</b> Pro-rated Quarterly

**I would like a full copy of the policy wording:**

Once you have completed your application form and provided payment, a certificate of insurance will be provided to you automatically by email. A full copy of the policy wording will be provided upon request before or after the purchase of insurance. Please contact BMS Canada Risk Services Ltd. At 1-855-318-6038 or [psy.insurance@bmsgroup.com](mailto:psy.insurance@bmsgroup.com) to receive a full copy.

**Tax:**

All premiums noted above are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 7%, Newfoundland 15%, and Saskatchewan 6%, other provinces are not subject to tax.

**When and how do I pay?**

For full details of when and how to pay, you should contact BMS Canada Risk Services Ltd. (BMS Canada). Premiums are negotiated with the insurers annually. Premiums are pro-rated quarterly.

**When does the coverage start and end?**

Coverage starts the day that you apply for coverage, provide payment and receive a certificate of insurance. This insurance ends on the common expiry date of June 1 annually.

**How do I cancel the contract?**

You can cancel this insurance within 10 days of applying for coverage unless you have made a claim on this insurance. Premiums will be fully refunded. In absence of a request for rescission during this 10 day period, premiums will be fully retained.

Please see below your obligations and claims reporting details. If this is unclear or you have any questions, please contact BMS Canada Risk Services Ltd. at 1-855-318-6038 or by email at [psy.insurance@bmsgroup.com](mailto:psy.insurance@bmsgroup.com).

**What are my obligations?**

You must notify your broker:

- as soon as reasonably possible if you become aware that information you have given us is inaccurate;
- as soon as reasonably possible if you become aware of a claim, complaint or incident that could result in a claim or complaint made against you.
- as soon as reasonably possible if there has been a change in your material business such as: hiring other professionals, becoming a sole proprietor, leasing a space, purchasing a building, undergoing renovations, entering into a contract with a leasing company or landlord, providing services that fall outside of your scope of practice or other changes that could affect your coverage.
- Each Insurance product is subject to review and acceptance of a fully completed application form and compliance with the terms within.
- It is your responsibility to ensure that the amount of insurance and the coverage selection adequately reflect your business needs. If you require guidance from a licensed broker, please contact BMS for a full portfolio review.
- If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler and within 30 days of receipt. An adjuster will then contact you within 48 hours.

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- letter, claim, writ, summons or other legal document you receive. You must not admit liability or offer or agree to settle any claim without the insurer's written permission.

**Contacte pour les assureurs et pour faire une réclamation:**

Ecclésiastique Insurance Office plc

1-416-484-3971

2200-100 Wellington St W, Box 307, TD West Tower, Toronto, ON M5K 1K2

Dans l'éventualité d'un sinistre, un avis doit immédiatement être envoyé à Ecclesiastical Insurance Office plc au [claimsservices@eccles-ins.com](mailto:claimsservices@eccles-ins.com) or 1-888-693-2253.

**Making a complaint?**

Should you wish to make a complaint, please refer to our complaints policies and procedures found in the footer of the website ([www.psychology.bmsgroup.com](http://www.psychology.bmsgroup.com)) under "Complaints Policy".

All applicants must confirm that any statements made in their application are accurate and complete, and acknowledges that the Insurers are relying on these statements in the issuance of any quotation, binder or policy arising out of their application. Should a policy be issued to the applicant, the application and its attachments, if any, shall form the basis of the policy and be binding on all Insureds under the policy. The applicant agrees that, if any statements made in the application change between the date of this application and the effective date of the policy, the applicant will provide written notice of such changes immediately to BMS Canada and BMS Canada reserves the right to withdraw or modify any outstanding quotation(s) or agreement(s) to bind coverage.

The person distributing a product must inform the client of the procedure and time limits for making a claim. The client must also be informed of the time available to the insurer to pay the insured amounts, and of the steps to be taken within a specified time limit if the insurer fails to allow the claim. If you have any questions whatsoever regarding the insurance coverage, application process, claims process, or any other information listed in this document, please contact BMS Canada directly.