

Insurance Product Information Document
BMS Canada Risk Services Limited

Telephone No. 1-855-318-6038

Email: psy.insurance@bmsgroup.com

Insurance Program:
**Canadian Psychological Association (CPA) &
 Council of Professional Associations of Psychology (CPAP)**

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, and contents/crime/business interruption.

Section One – Professional Liability and Commercial General Liability Coverage	Details
Professional Liability	
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 each and every claim or series of claims arising out of one event and CAD 10,000,000 in the aggregate per insured.
Deductible	Nil
Regulatory Legal Expense Coverage	Up to \$ 300,000 per claim but limited to \$300,000 in the aggregate per insured as specified in the individual Evidence of Insurance.
Criminal Defense Cost Reimbursement	Up to \$ 300,000 per claim but limited to \$ 300,000 in the aggregate per insured as specified in the individual Evidence of Insurance.
Abuse, Molestation, and Sexual Abuse	\$1,000,000 each and every claim and in the annual aggregate per insured (limit shared with Commercial General Liability)
Economic Loss	\$10,000,000 aggregate
Extended Reporting Period Options	10 years automatically included
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 as outlined in policy wording.

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Commercial General Liability	
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.
Policy form	Occurrence
Bodily Injury and Property Damage	\$5,000,000 each and every claim and in the aggregate per insured.
General Aggregate	\$5,000,000
Products and Completed Operations	\$5,000,000 each and every claim and in the aggregate per insured.
Medical Expenses	\$25,000 each and every claim and in the aggregate per insured.
Tenant’s Legal Liability	\$500,000
Personal and Advertising Liability	\$5,000,000 each and every claim and in the aggregate per insured.
Standard Non-owned Automobile	\$5,000,000 each and every claim and in the aggregate per insured.
Damage to Hired Auto	\$50,000
Territorial Limit	Worldwide
Jurisdiction	Canada
Deductible	Nil