



# PSYCHOLOGY PRACTITIONER LIABILITY INSURANCE

## Professional Liability

Professional Liability insurance (PLI) protects you 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 or if a complaint is made against you to your College. PLI protects psychologists by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of client compensation, or damages.

## Coverage Options

For Psychology Practitioners who are members of the national or provincial association

| Limit   | Annual Cost |
|---|-------------|
| <b>Professional Liability</b><br>\$10,000,000 per claim / aggregate | \$464       |
| <b>Regulatory Legal Expense</b><br>\$300,000 per claim / aggregate  |             |

For Psychology Practitioners who are members of the national and provincial association

| Limit   | Annual Cost |
|---|-------------|
| <b>Professional Liability</b><br>\$10,000,000 per claim / aggregate | \$435       |
| <b>Regulatory Legal Expense</b><br>\$300,000 per claim / aggregate  |             |

For Students (For individuals not yet registered with their provincial regulator)

| Limit   | Annual Cost |
|---|-------------|
| <b>Professional Liability</b><br>\$10,000,000 per claim / aggregate | \$193       |
| <b>NO Regulatory Legal Expense</b>                                  |             |

Note: a list of eligible associations can be found at <https://psychology.bmsgroup.com/who-is-eligible.html>.

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

## Coverage Details

All options also include the following:

|   |  |
|---|--|
| Commercial general liability              | \$5,000,000 per claim / \$5,000,000 annual aggregate   |
| Criminal defence reimbursement            | \$300,000 per claim / \$300,000 annual aggregate       |
| Loss of Earnings                          | Up to \$1,000 per day                                  |
| Out of country extension                  | Included   |
| Breach of confidentiality                 | To your policy limits                                  |
| Loss of documents                         | \$100,000  |
| Abuse coverage                            | \$1,000,000  |
| Cyber Security and Network Security       | \$50,000   |
| Maternity/paternal leave                  | Included   |
| Retirement, death, disability (extension) | Included for 12 months / Unlimited available for \$150 |
| Sexual Abuse Therapy Fund                 | \$20,000   |
| Financial Loss Liability                  | To your policy limits                                  |
| Coroner's inquest / Hearing               | To your policy limits                                  |

## Telepsychology / E-services

The CPA/CPAP PLI policy has no additional restrictions for psychologists delivering their professional services via telepsychology, as long as the insured is acting within their scope of practice and licenced jurisdiction.

When delivering tele-practice services and in order for your insurance coverage to apply, you must reside in Canada and abide by the professional regulations in your jurisdiction (for instance, the province in which you reside) and in the jurisdiction where your client is located. All standard policy conditions apply.

## Coverage Definitions

### Commercial General Liability

Commercial General Liability (CGL) insurance protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises. For example, a client may fall and injure themselves on a wet floor in your office and look to hold you or your business responsible (they have experienced a bodily injury as a result of your premises). That's why CGL is so commonly referred to as "slip and fall" insurance.

### Regulatory Legal Expense Coverage

The regulatory legal expense endorsement provides coverage for legal costs associated with having to respond to a complaint, or appear at a disciplinary hearing with a provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

### Criminal Defence Coverage

Coverage will reimburse insured members for defence costs associated with a case filed under the Criminal Code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

### Sexual Abuse and Counselling Fund / Abuse Coverage

All options include a maximum funding of \$20,000 for the rehabilitation and therapy of a person who, while a client, suffered abuse in the course of an insured member's practice as a psychology practitioner. Members are also provided with a \$1,000,000 sublimit to pay for defence costs and damages because of civil claims relating to actual or threatened abuse.

### Out-of-Country Extension

Out-of-country coverage is automatically included for 90 consecutive days at no extra charge for members who travel outside Canada while:

- a. accompanying Canadian clients,
- b. attending academic courses, or
- c. participating in professional exchange programs with other countries.

Please contact BMS if you require coverage beyond 90 days.

### Cyber Security & Privacy Liability Coverage

Cyber security is one of the fastest growing areas of risk, and the healthcare sector is not immune. Your policy automatically includes \$50,000 of Cyber Liability Coverage to protect against claims arising out of lost or compromised electronic data.

Members have the option to purchase additional Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach. Individual Cyber coverage can be increased to \$1,000,000 for an additional premium of \$90.00. Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses.

## Claims Reporting Procedure

Claims, actual or potential, must be reported immediately to your insurance adjuster by calling **1-877-805-9168** or by email at [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca). For additional information on claims reporting or to learn more about the program's superior legal defence services, please visit [www.psychology.bmsgroup.com](http://www.psychology.bmsgroup.com).

## How to Apply

Please contact BMS or visit [www.psychology.bmsgroup.com](http://www.psychology.bmsgroup.com) to purchase or renew coverage online.

This insurance is available to all members of the Canadian Psychological Association and members of a participating CPAP provincial/territorial association.

Members can purchase insurance coverage at anytime, however June 1st is the annual policy renewal date.

### BMS Canada Risk Services Ltd (BMS Group)

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Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6038

Email: [psy.insurance@bmsgroup.com](mailto:psy.insurance@bmsgroup.com)

Web: [www.psychology.bmsgroup.com](http://www.psychology.bmsgroup.com)

## More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wording, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact us. Please visit the CPA/CPAP program website at [www.psychology.bmsgroup.com](http://www.psychology.bmsgroup.com) for more information.