

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
Professional Liability \$10,000,000 per claim / aggregate	\$527
Regulatory Legal Expense \$300,000 per claim / aggregate	

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

Limit	Annual Cost
Professional Liability \$10,000,000 per claim / aggregate	\$494
Regulatory Legal Expense \$300,000 per claim / aggregate	

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

Limit	Annual Cost
Professional Liability \$10,000,000 per claim / aggregate	\$238
NO Regulatory Legal Expense	

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)	2 years included / 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. For additional information on claims reporting or to learn more about the program's superior legal defence services, please visit www.psychology.bmsgroup.com.

How to Apply

Please contact BMS or visit 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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Toll Free: 1-855-318-6038

Email: psy.insurance@bmsgroup.com

Web: 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 for more information.