

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 psychological associate, or if a complaint is made against you to your provincial regulator. 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 psychologists and psychological associates who are members of the national or provincial association

Limit	Annual Cost
Professional Liability \$10,000,000 per claim / aggregate	\$606
Regulatory Legal Expense \$300,000 per claim / aggregate	

For psychologists and psychological associates who are members of the national and provincial association

Limit	Annual Cost
Professional Liability \$10,000,000 per claim / aggregate	\$568
Regulatory Legal Expense \$300,000 per claim / aggregate	

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

Limit	Annual Cost
Professional Liability \$10,000,000 per claim / aggregate	\$274
Regulatory Legal Expense Not included	

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 (CGL)	\$5,000,000 per occurrence / \$5,000,000 annual aggregate
Professional Liability Extensions	
Criminal defence reimbursement	\$300,000 per claim / \$300,000 annual aggregate
Loss of Earnings	Up to \$1,000 per day
Loss of documents	\$100,000
Abuse coverage	\$1,000,000 (shared limit with CGL)
Cyber Liability and Network Security	\$50,000
Economic Loss Liability	Included
Coroner's inquest / Hearing	Included
Extended Reporting Period	2 years included / Unlimited available for \$150

Telepsychology / E-services

The CPA/CPAP Professional Liability insurance policy applies to telepsychology services delivered in Canada and worldwide. When delivering telepsychology services and in order for your insurance coverage to apply, you must be working within your scope of practice. You must also abide by the professional regulations in your jurisdiction (for instance, the province in which you reside) and in the jurisdiction where your patient is located. It's important to consider the increased risks in relation to Cyber Security and Privacy as more professionals utilize technology to connect with their clients.

Coverage Definitions

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 of psychology. 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

Non-student professional liability insurance includes a maximum funding of \$25,000 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. All insured 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.

Cyber Security & Privacy Liability Coverage

The PLI policy automatically includes \$50,000 of Cyber Liability Coverage to protect against claims arising out of lost or compromised electronic data.

There are additional exposures when utilizing technology to deliver care, including potential privacy breach or ransomware attack. BMS recommends that psychologists and psychological associates delivering telepsychology services and/or those responsible for maintaining and safeguarding confidential client information purchase Cyber Security and Privacy Liability insurance to address their increased risk and exposure.

Members can purchase Cyber Security & Privacy Liability insurance coverage with a limit of \$1,000,000.

Individuals - \$105.00

Businesses - Starting at \$625.00

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.

Commercial General Liability

Commercial general liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. This coverage is also known as "slip and fall" insurance because this is the policy that would respond in the event someone falls at your clinic and claims it was a result of your negligence (e.g. due to water on the floor).

Members who own or operate a business with employees should consider purchasing Business CGL or Clinic/Business Package insurance, as individual CGL may not be sufficient.

Claims Reporting Procedure

Prompt claims' reporting is critical to the process of bringing claims to a successful resolution.

Members aware of any actual or potential claim must report it immediately. Please refrain from making any written or oral statements to the claimant, unless the insurer or adjuster advises to do so. Please do not offer to compensate a client as such action could interfere legally with the management of a claim.

Contact the adjuster, Crawford, 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 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 provincial/territorial organization that is a member of CPAP.

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

BMS Canada Risk Services Ltd (BMS Group)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6038

Email: psy.insurance@bmsgroup.com

Web: www.psychology.bmsgroup.com