

PROFESSIONAL LIABILITY AND COMMERCIAL GENERAL LIABILITY

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.

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. For example, a client may slip and fall on a wet floor in your office, or you may accidentally cause property damage to a client's home during a consultation.

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

How to Apply

Please visit www.psychology.bmsgroup.com or contact BMS to purchase or renew coverage.

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)

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

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).

PLI Coverage Highlights	Limit
Professional Liability	\$10,000,000 per claim / aggregate
Regulatory Legal Expense	\$300,000 per claim / aggregate
Criminal Defence Reimbursement	\$300,000 per claim / aggregate
Sexual Abuse Therapy Fund	\$25,000 per claim / aggregate
Loss of Earnings	Up to \$1,000 per day
Loss of Documents	\$100,000
Locums Extension	30 days
Breach of Copyright	\$50,000 per claim / aggregate
Extended Reporting Period	2 years included
Telepsychology / E-Services	Included
CGL Coverage Highlights	Limit
Commercial General Liability	\$5,000,000 per claim / aggregate
Bodily Injury and Property Damage	\$5,000,000 per claim / aggregate
Personal and Advertising Injury	\$5,000,000 per claim / aggregate
Product-Completed Operations	\$5,000,000 per claim / aggregate
Contingent Employer's Liability	\$5,000,000 per claim / aggregate
Medical Expenses	\$25,000 per person
Tenant's Legal Liability	\$500,000 per claim / aggregate
Non-Owned Automobile	\$5,000,000 per claim / aggregate

Coverage Definitions

Regulatory Legal Expense

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 Reimbursement

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 Therapy Fund

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.

Loss of Earnings

The Insurer will pay reasonable expenses (including actual loss of earnings not to exceed \$1,000 per day) incurred by the Insured at the Insurer's request associated with taking time away from work to assist the Insurer in the investigation or defense of any claim or suit. For example, if you have to attend court to defend yourself in a civil suit that's been brought against you, you could potentially claim under the Loss of Earnings section of the policy.

Loss of Documents

Coverage is provided to replace a third party's loss of physical documents. For example, if you were to lose client files or if the files were destroyed due to fire.

Locums Extension

Coverage is provided for a qualified locum temporarily hired for a maximum of 30 days as a result of a professional liability claim under the policy.

Breach of Copyright

Insured members are covered if legally obligated for claims in connection with an actual or alleged breach of patent, design, trademark, trade name or copyright.

Extended Reporting Period

The policy automatically provides 2 years of extended reporting at no charge for professional liability claims that are first discovered and filed after you have retired and/or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

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.

Claims Reporting Procedure

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact Crawford by calling **1-877-805-9168** or by email at BMSclaims@crawco.ca.

Additional Coverage Options

CPA/CPAP members also have access to:

- Business Professional Liability
- Business Commercial General Liability
- Business Package Insurance
- Contents/Crime/Business Interruption
- Cyber Security & Privacy Liability
- Employment Practices Liability
- Legal Services Package
- Legal Expense Insurance
- 24 Hour Accident Coverage