



# TAILORED INSURANCE SOLUTIONS FOR PSYCHOLOGY PRACTITIONERS

## Professional Liability Insurance

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 an organization regulating your insured profession.

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.

**Members who own or operate a business should consider purchasing Business Professional Liability as individual PLI may not be sufficient.**

## Commercial General Liability Insurance

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 Report a Claim

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 at 1-877-805-9168 or by email at [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca).**

## Professional Liability Insurance Coverage Details:

Limit of Liability	\$10,000,000
Regulatory Legal Expense	\$300,000 (not included in student coverage)
Criminal Defence Reimbursement	\$300,000
Sexual Abuse Therapy Fund	\$25,000
Loss of Earnings	Up to \$1,000 per day
Loss of Documents	\$100,000
Locums Extension	30 days
Breach of Copyright	\$50,000
Extended Reporting Period	10 years included
Telepsychology / E-Services	Included

## Commercial General Liability Coverage Details:

Commercial General Liability	\$5,000,000
Bodily Injury & Property Damage	\$5,000,000
Personal & Advertising Injury	\$5,000,000
Product-Completed Operations	\$5,000,000
Contingent Employer's Liability	\$5,000,000
Medical Expenses	\$25,000 per person
Tenant's Legal Liability	\$500,000
Non-Owned Automobile	\$5,000,000

## HOW TO APPLY

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

**BMS Canada Risk Services Ltd. (BMS)**

1-855-318-6038  
[psy.insurance@bmsgroup.com](mailto:psy.insurance@bmsgroup.com)  
[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.

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## 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.

Note that the student PLI does not include Regulatory Legal Expense coverage. Once you begin the registration process, please contact BMS to add this to your policy and additional premium will apply.

### 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 10 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.

## Additional Coverage Options:

As BMS clients, 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
- Personal & Business Legal Solutions
- 24 Hour Accident Coverage
- Critical Illness Insurance
- **NEW!** Personal & Family Cyber Protection
- **NEW!** Insurance Audit Coverage



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