

Insurance Product Information Document
BMS Canada Risk Services Limited

Telephone No. 1-855-318-6038

Email: psy.insurance@bmsgroup.com

Insurance Program:
Canadian Psychological Association (CPA) &
Council of Professional Associations of Psychology (CPAP)

The insurer is Beazley Group (Lloyd's) # 2000737758.

The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses, and exclusions. These are detailed in the policy wording(s). A copy of each is available on request.

What is this type of insurance?

This is an insurance Summary of coverage for Cyber Security and Privacy Breach Liability insurance for psychology professionals.

Separate Summary sheets are available, providing details for professional liability and commercial general liability insurance, employment practices liability, business commercial general liability, and contents/crime/business interruption.

Coverage Schedule	Limit	Deductible
Breach Response		
Notified Individuals	100,000	100
Legal, Forensic and Public Relations/Crisis Management:	250,000	1,000
THE BREACH RESPONSE LIMITS ABOVE ARE IN ADDITION TO THE POLICY AGGREGATE LIMIT OF LIABILITY		
Policy Aggregate Limit of Liability	1,000,000	
Additional Breach Response Limit		
Additional Breach Response Limit:	N/A	
First Party Loss		
Business Interruption Loss:		
Resulting from Security Breach:	25,000	Each incident 1,000
Resulting from System Failure:	N/A	Each Incident N/A
Dependent Business Loss:		
Resulting from Dependent Security Breach:	N/A	Each Incident N/A
Resulting from Dependent System Failure:	N/A	Each Incident N/A
Cyber Extortion Loss:	100,000	Each incident 1,000
Data Recovery Costs:	100,000	Each incident 1,000
Liability		
Data & Network Liability:	1,000,000	Each incident 1,000
Regulatory Defense & Penalties:	250,000	Each incident 1,000

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Payment Card Liabilities & Costs:	1,000,000	Each incident 1,000
Media Liability:	1,000,000	Each incident 1,000
eCrime		
Fraudulent Instruction:	Available for AP	Each incident 1,000
Funds Transfer Fraud:	Available for AP	Each incident 1,000
Telecommunications Fraud:	100,000	Each incident 1,000
Criminal Reward		
Criminal Reward	25,000	Each incident 1,000
Endorsements		
Professional Services Exclusion		
War Exclusion Amendatory Endorsement		
Nuclear Incident Coverage Restriction Clause		
Radioactive Contamination Coverage Restriction		
Sanction Limitation & Exclusion Clause		