

Insurance Product Information Document
BMS Canada Risk Services Limited

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

In order to be eligible for this insurance, you must be a member of CPA or a provincial/territorial association of psychology who make up the Council of Professional Associations of Psychologists (CPAP).

Insurer is 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, deductibles and exclusions. These are detailed in the policy wording(s). A copy is available on request.

What is this type of insurance?

This summary provides details for Business commercial general liability.

A separate Summary sheet is available for Individual Professional Liability and Commercial General Liability, Business Professional Liability, Cyber Security & Privacy Breach Response, and Business Contents.

Section 1 – Business Commercial General Liability	Limit
Description of Coverage	Protects your business name against claims arising from “bodily injury” or “property damage” that you may cause to a third party as a result of your operations and/or premises and not related to your delivery of professional services.
Policy form	Occurrence
Bodily Injury and Property Damage	\$5,000,000 each and every claim and in the aggregate per insured.
General Aggregate	\$5,000,000
Products and Completed Operations	\$5,000,000 each and every claim and in the aggregate per insured.
Medical Payments	\$25,000 each and every claim and in the aggregate per insured.
Tenant's Legal Liability	\$500,000
Personal and Advertising Liability	Included
Non-Owned Automobile	\$5,000,000 each and every claim and in the aggregate per insured.
Damage to Hired Auto	\$50,000
Territorial Limit	Worldwide
Jurisdiction	Canada
Deductible	Nil

Summary Sheet 05/25

BMS Canada Risk Services Ltd.

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