

Insurance Product Information Document  
 BMS Canada Risk Services Limited

Telephone No. 1-855-318-6038

Email: [psy.insurance@bmsgroup.com](mailto: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
<b>Breach Response</b>		
Additional Breach Response Costs	500,000	
Notified Individuals	100,000	100
Legal, Forensic and Public Relations/Crisis Management:	250,000	1,000
<b>THE BREACH RESPONSE LIMITS ABOVE ARE IN ADDITION TO THE POLICY AGGREGATE LIMIT OF LIABILITY</b>		
Policy Aggregate Limit of Liability	1,000,000	
<b>First Party Loss</b>		
Business Interruption Loss:		
Resulting from Security Breach:	100,000	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:	500,000	Each incident 1,000
Data Recovery Costs:	100,000	Each incident 1,000
<b>Liability</b>		
Data & Network Liability:	1,000,000	Each incident 1,000
Regulatory Defense & Penalties:	1,000,000	Each incident 1,000
Payment Card Liabilities & Costs:	1,000,000	Each incident 1,000

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Media Liability:	1,000,000	Each incident 1,000
<b>eCrime</b>		
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
<b>Criminal Reward</b>		
Criminal Reward	50,000	Each incident 1,000
<b>Endorsements</b>		
Professional Services Exclusion		
War Exclusion Amendatory Endorsement		
Nuclear Incident Coverage Restriction Clause		
Radioactive Contamination Coverage Restriction		
Sanction Limitation & Exclusion Clause		