

**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)**

The insurer is HDI Global Specialty SE

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 Personal Legal Solutions 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, contents/crime/business interruption and business legal solutions.

Insured Events	Limit	Deductible
Contract Disputes	Per Limit Selected	NIL
Tenancy Disputes	Per Limit Selected	NIL
Total Loss Valuation Disputes	Per Limit Selected	NIL
Driver's Licence Protection	Per Limit Selected	NIL
Legal Defence	Per Limit Selected	NIL
Bodily Injury	Per Limit Selected	NIL
Property Protection	Per Limit Selected	\$500
Tax Protection	Per Limit Selected	NIL
Legal Helpline	Unlimited	NIL
Legal Document Review	12 per year	NIL
Simple Legal Letter Drafting	12 per year	NIL
Legal Document Centre	Unlimited	NIL
Emotional Support Assistance	Unlimited	NIL
Identity Theft Protection Assistance	Unlimited	NIL
Coverage Form	Occurrence	-
<b>Aggregate Limit per Annual Period</b>	Per Limit Selected	As noted above