

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)**

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

The insurance company is Ecclesiastical Insurance # 2700011910. 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 Contents, Crime, & Business Interruption. A separate Summary sheet is available for Individual Professional Liability and Commercial General Liability, Business Commercial General Liability, Business Professional Liability, Cyber Security & Privacy Liability and Employment Practices Liability.

Section 1 – Contents, Crime, & Business Interruption	
Policy Form	Occurrence Based
Territorial Limit	Canada (worldwide for business travel to attend educational events and conferences)
Jurisdiction	Canada
Property - Exclusions	
Property Excluded: a) electrical devices, appliances or wiring caused by artificially generated electrical currents, including arcing, unless fire or explosion ensues and then only for such ensuing loss or damage; b) money, bullion, platinum and other precious metals and alloys, securities, stamps, tickets and tokens, evidence of debt or title, plans, blueprints, designs or specifications; c) property insured under the terms of any Marine Insurance, and property while waterborne, except while on a regular ferry or railway car transfer in connection with land transportation; d) property loaned or rented to others; e) Property illegally acquired, kept, stored or transported; property seized or confiscated for breach of any law or by order of any public authority.	
Perils Excluded	
Flood <ul style="list-style-type: none"> • Seepage or leakage or influx of water derived from natural sources through basement walls and floors • Influx of water, tidal waves, tsunami or overflow of body of water • Entrance of rain, sleet or snow through doors and windows 	Data <ul style="list-style-type: none"> • Disturbance, corruption, distortion or erasure of electronic recordings by electronic or magnetic injury except lighting or of electronic data • Programming errors or faulty machine instructions or errors creating, amending, entering or deleting. • Inability to receive or send or access electronic data
Dampness, dryness and changes of temperature	Settling, expansion, contraction, moving shifting or cracking of the building
Smoke from agricultural smudging or industrial operations	Snow slide, landslide, earth movement
Insects, rodents, vermin	Explosion except with respect to explosion of natural, coal or manufactured gas), collapse, rupture or cracking
Delay, loss of market or loss of use or occupancy	Mysterious disappearance or shortage of equipment and/or stock
War, invasion, terrorism, act of foreign enemy	Wear and tear, gradual deterioration, latent defect, inherent vice
Employee infidelity and criminal acts by insured	Damage to property while being worked on
Centrifugal force, mechanical breakdown or derangement	Dumping of pollutants at the premises
Fungi and fungal derivatives	Communicable Disease

Summary Sheet 05/24

BMS Canada Risk Services Ltd.

825 Exhibition Way, Suite 209, Ottawa ON K1S 5K5

www.psychology.bmsgroup.com 1-855-318-6038

Registration number 3000682048, lautorite.qc.ca



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)

Business Interruption - Exclusions

Communicable Disease Losses arising from a financial loss not caused by a property damage

Equipment Breakdown – Exclusions

Nuclear reaction or radiation Loss caused by Pollutants

War, riots, military force, terrorism Breakdown or electronic circuitry impairment from natural causes
Fire, smoke, explosion, flood, lighting, escape of water

Business interruption unless covered under that section Partial or total failure, malfunction or loss of use of any electronic equipment, computer system, information repository due to erasure, destruction, malware, etc.

Losses covered under the property section

Summary Sheet 05/24

BMS Canada Risk Services Ltd.

825 Exhibition Way, Suite 209, Ottawa ON K1S 5K5

www.psychology.bmsgroup.com 1-855-318-6038

Registration number 3000682048, lautorite.qc.ca