

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

**What is this type of insurance?**

This is an insurance Summary of coverage for Legal Expense for Audits.

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 other insurance products offered through the program.

General Exclusions	
Events not connected with your business	Any event not arising in connection with the business shown in your policy declaration page.
Willful acts	Any claim resulting from an act which is wilfully committed, and the results of which are consciously intended, by an insured person.
Late reported claims	A claim reported to us more than 120 days after the date of occurrence.
Legal costs not agreed with us	Legal costs incurred before our written agreement that the Insurer will pay them.
Legal action not agreed with us	Legal action an insured person takes which we or the appointed representative have not agreed to or where an insured person does anything that hinders us or the appointed representative.
Contingency fee agreements	Any legal costs arising as a consequence of a contingency fee agreement.
Disputes with any governmental or public body	Any legal costs relating to a review or dispute regarding the lawfulness of any decision or action of any federal or provincial governmental or quasi – governmental body, or any other local or public authority, other than in relation to an accepted claim in respect of any event insured under this policy.
Class action proceedings	Any claim where an insured person is a party to a legal action brought under applicable class proceedings legislation, or where an insured person has opted out of being a party to a legal action brought under applicable class proceedings legislation.
Costs awarded outside of Canada	Any legal costs awarded in any jurisdiction outside of Canada.
Damages, fines and penalties	Damages, fines, penalties, compensation or restitution orders which the insured person is ordered to pay by a court or other authority and any costs awarded in criminal or statutory proceedings.
Disputes with ARAG, the Insurer, or the Broker	Any dispute with us, the Insurer, or the Broker not otherwise dealt with under Policy Condition 10. Disputes over reasonable prospects for a claim.
Fraudulent claims	Any claim which is fraudulent, exaggerated or dishonest.
Claims under this policy by a third party	Apart from us, only an insured person may enforce all or any part of this policy and the rights and interests arising from or connected with it.
Nuclear, war, terrorism and pollution or contamination risks	Any claim caused by, contributed to, or arising from any of the following: (a) war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power; (b) an event which is required to be insured under a nuclear energy liability policy issued by the Nuclear Insurance Association of Canada, or any other group or pool of insurers; (c) terrorism or a decision of a government agency or other entity to prevent, respond to or terminate terrorism; (d) pollution or contamination;
Bankruptcy of policyholder	Any matter or claim if, at any time:

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BMS Canada Risk Services Ltd.

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	<ul style="list-style-type: none"> <li>(a) you are declared bankrupt, placed into receivership, are in the process of being wound-up or if any part of your affairs or property is in liquidation;</li> <li>(b) you have made a proposal, petition, filing or arrangement for the benefit of any creditor or creditors;</li> <li>(c) a creditor seeks to have you placed into bankruptcy, declared insolvent, liquidated or be wound-up;</li> <li>(d) any of your property is placed under the care or control of a trustee, receiver or administrator.</li> </ul>
Intellectual property disputes	Any claim related to disputes about patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy or confidentiality agreements.
Agency agreement disputes	Any claim relating to rights under a franchise or agency agreement entered into by you.
Shareholding or partnership disputes	Shareholding or partnership disputes Disputes about a shareholding or partnership interest in you unless such shareholding or partnership interest was acquired under a plan open to all of your employees or a substantial number of them.
Defamation	A claim relating to written or oral remarks which damage an insured person's reputation.
Disputes relating to the validity of legislation	Any constitutional or other challenge to the validity of federal, provincial, or municipal legislation.