

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 Business 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 personal legal solutions.

Insured Events	Limit	Deductible
Employee Extra Protection	50,000	NIL
Legal Defence	50,000	NIL
Auto Legal Defence	50,000	NIL
Contract Disputes and Debt Recovery	50,000	NIL
Statutory Licence Appeals	50,000	NIL
Property Protection	50,000	NIL
Bodily Injury	50,000	NIL
Tax Protection	50,000	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
HR Assistance	Unlimited	NIL
Coverage Form	Occurrence	-
Aggregate Limit per Annual Period	\$250,000	As noted above