

**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 Berkley Insurance Company of Canada #2001293798.

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 program encompassing Commercial general liability insurance for psychology professionals.

Separate Summary sheets are also available, providing details for cyber and privacy liability, business professional liability, and contents/crime/business interruption.

Section One –Commercial General Liability Coverage	Details
<b>Commercial General Liability</b>	
Description of Coverage	Protects against claims arising from “bodily injury” or “property damage” that you may cause to a third party as a result of your operations and/or premises and not related to your delivery of professional services.
Policy form	Occurrence
Bodily Injury and Property Damage	\$5,000,000 each and every claim and in the aggregate per insured.
General Aggregate	\$5,000,000
Products and Completed Operations	\$5,000,000 each and every claim and in the aggregate per insured.
Medical Expenses	\$25,000 each and every claim and in the aggregate per insured.
Tenant’s Legal Liability	\$1,000,000
Personal and Advertising Liability	\$5,000,000
Standard Non-owned Automobile	\$5,000,000 each and every claim and in the aggregate per insured.
SEF No 94 – Legal Liability for Damage to Hired Automobiles	\$75,000
SEF No 96 – Contractual Liability Endorsement	\$2,000,000
SPF No 6 – Non-owned Automobile	Included
Jurisdiction	Canada
Deductible	Nil