

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)**

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 Summary Sheet for Employment Practices Liability insurance for psychology professionals.

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

Section One – Employment Practices Liability Coverage	Details
Description of Coverage	Covers legal defence costs and losses associated with insured claims for Employment Practice wrongful acts such as: wrongful dismissal, employment discrimination, harassment in the workplace failure to employ or promote, and others
Policy form	Claims made
Policy Limit Options	From \$100,000 per claim/\$100,000 Aggregate To \$1,000,000 per claim/\$1,000,000 Aggregate
Deductible	\$1,000 or \$2,500 depending on staff count
Pending and Prior Litigation	Inception, or inception date of the first Employment practices liability insurance policy continuously held by the Insured.
Extended Reporting period	50% of the annual premium for an additional 12 months
Territorial Limit	Worldwide
Endorsements:	Breach of Contract Exclusion for the Independent Contractors
	Amended Definition of Employee
	Non-Stacking of Limits of Liability Endorsement
	Fully Earned Cancellation
	Prior Acts Exclusion
	Quebec Amendatory - Short Form
	Amended Definition of Claim
	Third Party Employment Practices Liability