

**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 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 Professional liability and Commercial general liability insurance for psychology professionals.

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

Section One – Professional Liability and Commercial General Liability Coverage	Details
<b>Professional Liability</b>	
Description of Coverage	Protects against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a psychologist, provisional psychologist or psychological associate.
Policy form	Claims made
Limit per claim	\$10,000,000
Aggregate Limit	\$10,000,000
Disciplinary Expense Endorsement (including awarded costs (\$5,000 sublimit) & Human Rights Tribunals)	\$350,000
Defence Costs for Alleged Criminal Acts Endorsement Excluding Abuse (reimbursement basis)	\$350,000
Defence Costs for Abuse Endorsement (reimbursement basis)	\$350,000
Breach of Copyright	Included
Breach of Warranty of Authority	Included
Claims Expenses Excess to the Limit of Liability	Included
Employee Dishonesty Endorsement	\$50,000 Aggregate
Good Samaritan	Included
Libel and Slander Endorsement including Privacy Breach	Included
Loss of Documents Endorsement	\$250,000 Aggregate
Loss of Earnings Endorsement	\$2,500 per day
Public Relations Expenses Extension	\$100,000
Extended Reporting Period	10 years automatically included
Punitive Damages Endorsement	\$1,000,000 Aggregate

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)

Therapy and Counselling Extension Endorsement	\$50,000 per insured and \$50,000 Aggregate
Retro-active date	Nil
Territorial Limit	Worldwide
Jurisdiction	Canada, with extension to US in circumstances outlined in policy wording
<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