

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)**

In order to be eligible for this insurance, you must be a member of the Canadian Psychological Association (CPA) or a provincial/territorial association of psychology who make up the Council of Professional Associations of Psychologists (CPAP).

The insurance company is Ecclesiastical Insurance # 2700011910. 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 once the policy has been finalized.

What is this type of insurance?

This summary provides details for Contents, Crime, Business Interruption & Equipment Breakdown.

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.

	Details
Property of Every Description	Protects your physical property such as your leasehold improvements, contents, equipment, stock and furniture against physical damage such as fire or water damage. Your limit of insurance must represent the full replacement cost value of all physical property
Building Coverage	Available upon request
Basic Limit	\$50,000
Basis	Replacement Cost
Co-Insurance	90%
Earthquake	Matches Contents limit
Flood	Matches Contents limit
Sewer Back Up	Included
Business Interruption	Profits / Rental Income \$250,000
Indemnity Period	12 Months
Extra Expense	Included
Contingent Condo Coverage	Available upon request
Equipment Breakdown	Included
Miscellaneous Property Floater	Available upon request

Deductibles

All Other Perils	\$2,500
Water Damage	\$10,000
Sewer Back-up	\$10,000
Earthquake	3% / \$100,000 min. except for British Columbia which is 10% / \$250,000 min.

Summary Sheet 05/26

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Registration number 3000682048, lautorite.qc.ca



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Flood	\$50,000 content limit, \$25,000 flood deductible applies. Content limit greater than \$50,000 or Condominium unit owners Extension within the limit of \$250,000, \$50,000 flood deductible applies
Condominium Unit Owners Extension	\$2,500
Miscellaneous Property	\$2,500
Equipment Breakdown	\$1,000
Crime	
Employee Dishonesty	\$10,000
Loss Inside the Premises	\$10,000
Loss Outside the Premises	\$10,000
Money Orders and Counterfeit Paper Currency	\$10,000
Depositors' Forgery	\$10,000
Credit Card Forgery	\$10,000
Computer Fraud and Funds Transfer Fraud	\$10,000
Incoming Cheque Forgery	\$10,000
Extension	
Professional Expenses	\$10,000
Third Party Bond	\$10,000
Deductible	\$1,000