

CCPA INSURANCE PROGRAM

Understanding Professional Liability Insurance

Professional Liability Insurance (PLI) protects you 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 counsellor, counselling therapist, or psychotherapist, or if a complaint is made against you to your provincial regulator.

Coverage is available to members of the CCPA who fall within one of the following categories:

- **Canadian Certified Counsellor (CCC)**
- **Member in a Regulated Province, including:**
 - College of Registered Psychotherapists of Ontario
 - Ordre des conseillers et conseillères d'orientation du Québec ou l'Ordre des psychologues du Québec
 - Nova Scotia College of Counselling Therapists
 - College of Counselling Therapists of New Brunswick
 - College of Counselling Therapy PEI
- **Has applied for CCC**
- **Student Member**

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact Berkley Canada at claims@berkleycanada.com.

Professional Liability Insurance Coverage Details:

Limit of Liability	Up to \$5,000,000
Disciplinary Legal Expense	\$150,000
Criminal Defence Costs Reimbursement (Excluding Abuse)	\$250,000
Abuse Defence Costs Reimbursement	\$250,000
Therapy & Counselling Fund	\$25,000 per claim/ \$50,000 aggregate
Extended Reported Period	7 years included
Coverage Territory	Canada; claims brought forward in Canada or US
E-Counselling Territory	Worldwide; claims brought forward and defended in Canada

Additional Coverage Options:

Commercial General Liability

Commercial General Liability Insurance (CGL) provides coverage to protect against claims arising from injury to property damage that you (or your business) may cause to another person as a result of your operations and/or premises and not related to your delivery of professional services. For example, a client may slip and fall on a wet floor and injure themselves or you may accidentally cause property damage during a home visit.

Individual CGL is recommended for independent contractors or business owners with no other professionals delivering services on your behalf.

Business CGL is recommended for business owners with other professionals delivering services on your behalf.



HOW TO APPLY

Please visit www.ccpa.bmsgroup.com or contact BMS.

BMS Canada Risk Services Ltd. (BMS)

1-844-506-3981
ccpa.insurance@bmsgroup.com
www.ccpa.bmsgroup.com

More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

bms.

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Commercial General Liability Insurance Coverage Details:

Limit of Liability	Up to \$5,000,0000
Bodily Injury & Property Damage	As per limit selected
Personal Injury & Advertising Injury	As per limit selected
Products & Completed Operations	As per limit selected
Tenant's Legal Liability	\$1,000,000
Medical Payments	\$25,000 any one person
Non-owned Automobile	Included
Damage to Hired Automobiles	\$75,000
Employer's Liability	As per limit selected
Employee Benefits	\$2,000,000

Property/Contents, Business Income, & Crime

For members who operate a private practice and rent or own a space for which they require contents coverage.



Property/Contents covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock, and improvements and betterments for which you are responsible.



Business Income insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).



Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/business.

Business Professional Liability

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Business Professional Liability Insurance protects the business and its assets in such circumstances.

Business owners should consider purchasing this coverage if other professionals (for example, co-owners, employees, associates) are working for or on behalf of your business and/or billing under your business name. **Each professional within the clinic must carry minimum \$2,000,000 individual Professional Liability insurance.**

Coverage limits match and are shared with the Professional Liability insurance option selected.

Cyber Security & Privacy Liability

Members can purchase a \$1M Cyber Security and Privacy Liability policy to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

NEW! Family Cyber Coverage

Safeguarding your personal information online is more important than ever. Protect yourself and your family against cyberattacks, identity theft, and data breaches with Family Cyber Liability Insurance. This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated identity theft, cyber extortion, cyber bullying, and more.

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL insurance protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

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Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

24 Hour Accident Insurance

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death. Provides a lump sum benefit where: a loss or death occurs due to an Accident, and where, as the result of accidental injury, the disablement results in a permanent total disability.

NEW! Critical Illness Insurance




This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.



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