



PROFESSIONAL LIABILITY INSURANCE

Professional Liability

Professional Liability insurance provides coverage for wrongful acts to a third party (actual or alleged negligent acts, errors or omissions) committed when acting within your scope of practice as a counsellor or psychotherapist. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

Coverage is available to members of the Canadian Counselling and Psychotherapy Association (CCPA) who fall within one of the following categories:

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

Coverage Options

	Option 1	Option 2	Student Option
Limits	\$3,000,000 per claim \$3,000,000 aggregate	\$5,000,000 per claim \$5,000,000 aggregate	\$2,000,000 per claim \$2,000,000 aggregate
a. Canadian Certified Counsellor (CCC)	\$104	\$155	N/A
b. Member in a Regulated Province ¹	\$195	\$275	N/A
c. Has applied for CCC ²	\$195	\$275	N/A
d. Student Member ³	N/A	N/A	\$85

Please note:

All costs quoted are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 8%, Saskatchewan 6% and Newfoundland 15%, other provinces are not subject to tax. BMS collect a commission for services rendered which is included in the annual costs shown above.

All options also include the following:

Regulatory legal expense coverage	\$150,000 per claim \$150,000 aggregate
Criminal defence reimbursement	\$250,000 per claim \$250,000 aggregate

Regulatory Legal Expense Coverage

Coverage for legal costs associated with having to respond to a complaint, or appear at a disciplinary hearing with a provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Coverage

Coverage will reimburse insured members for defence costs associated with a case filed under the Criminal Code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

Additional Coverage Options Available

- Commercial General Liability
- Cyber Security & Privacy Liability
- Contents & Crime Coverage
- Employment Practices Liability

For additional information, visit our website at www.ccpa.bmsgroup.com.

How to Apply

Please contact BMS or visit www.ccpa.bmsgroup.com to purchase coverage.

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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS). For more information please contact BMS.

¹A discontinued license will void the insurance coverage.

²If you have applied for your CCC designation you are eligible for this coverage for 1 year only. You must also have a graduate degree (Masters or doctorate) in counselling or counselling-related field.

³Please note the policy provides coverage for your services rendered during your practicum only.