Dear Members,

Very shortly, if not already, you will receive the 2023-2024 CPA/CPAP[1] Liability Insurance Program renewal, directly from the program's broker, BMS. If you want to participate in the program for the first time, or if you haven't received your renewal notice, please contact BMS at **psy.insurance@bmsgroup.com**. Note that the policy renews on June 1st, 2023.

We're pleased to confirm a decrease in premium for the 2023-2024 Individual PLI/CGL Package.

Individual PLI/CGL Package Coverage Highlights Include:

$10M Professional Liability Insurance (PLI) per claim/aggregate limit

$5M Commercial General Liability (CGL) per claim/aggregate limit

Your PLI also includes:

- $300,000 Regulatory Legal costs (N/A for Student coverage)
- $300,000 Criminal Defence reimbursement
- $1M Abuse Legal Defence costs (however, coverage for damage awards no longer included)
- 2-year Extended Reporting Period
- And more

Please note that the individual PLI policy no longer includes coverage for Privacy Event and Cyber Liability and Network Security costs. Practitioners who deliver telepsychology services and/or those responsible for maintaining and safeguarding confidential client information are encouraged to purchase the separate Cyber Security and Privacy Liability insurance to address this exposure.

Please don't hesitate to contact BMS at 1-855-318-6038 or psy.insurance@bmsgroup.com if you have questions about the coverage under your policy, to discuss the type of coverage you require to address your specific business needs, or to advise that you are retired or intend to retire.

We thank you for your participation in this program and for the confidence you have placed in Canada's associations of psychology,
The Canadian Psychological Association

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[1] The CPA/CPAP program is available to members of CPA as well as members of the provincial/territorial associations of psychology who make up the Council of Professional Associations of Psychologists (CPAP).