



Psychology Practitioner Insurance Program – more coverage, less premium

The only liability coverage endorsed by, designed and delivered exclusively for members of the CPA and the participating provincial/territorial psychological associations that make up CPAP. Seamless online renewal process, increased limits of liability, added coverage, lower premium cost. A program for the profession by the profession.

Professional Liability & Commercial General Liability

	BMS ✓ (Option A)	BMS ✓ (Option B)	McFarlan Rowlands (Option A)	McFarlan Rowlands (Option B)	McFarlan Rowlands (Option C)
Rates per individual member	✓ \$326	✓ \$351	\$384	\$414	—
Combined CPA/CPAP	✓ \$285	✓ \$311	\$336	\$366	—
Professional Liability Claim	✓ \$5,000,000	✓ \$7,000,000	\$1,000,000	\$2,000,000	\$5,000,000
Aggregate	✓ \$5,000,000	✓ \$10,000,000	\$3,000,000	\$6,000,000	\$6,000,000
Regulatory Legal Expense Deductible	✓ \$125,000 ✓ \$0	✓ \$160,000 ✓ \$0	\$50,000 \$750	\$75,000 \$750	\$75,000 \$750
Criminal Defence Reimbursement	✓ \$200,000	✓ \$220,000	\$0	\$0	\$0

✓ All other material coverage is as good as or enhanced when compared to the expiring policy.



For more information, please contact BMS Group: 1-855-318-6038
psy.insurance@bmsgroup.com | www.psychology.bmsgroup.com

CANADIAN
PSYCHOLOGICAL
ASSOCIATION



SOCIÉTÉ
CANADIENNE
DE PSYCHOLOGIE



APNWT



Psychology Practitioner Insurance Program

PROFESSIONAL LIABILITY & COMMERCIAL GENERAL LIABILITY

	✓ BMS (new member program)	McFarlan Rowlands (old member program)
Loss of Earnings	✓ \$750 per day	\$250 per day
Locums Extension	✓ Yes	No Coverage
Expert Witness Legal Costs Coverage	✓ Yes	No Coverage
Abuse Coverage	✓ \$1,000,000 (No Deductible)	\$1,000,000 (10% Deductible)
Cyber Liability and Privacy	✓ \$50,000	No Coverage
Adverse Publicity Coverage	✓ \$25,000	No Coverage
Maternity/Paternity Leave	✓ Automatically Included	Additional Premium
Retirement, Death, Disability (Tail Coverage)	✓ Unlimited	Limited time available for additional premium
Pro Bono Legal Services	✓ Gowlings	Bell Temple
Fee Charged to Members for Policy Copy	✓ No Charge	\$10

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