

# PROFESSIONAL LIABILITY INSURANCE CHECKLIST

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 psychologist or psychological associate, or if a complaint is made with an organization regulating your insured profession.

## Your CPA/CPAP PLI policy includes:

Combined \$10M  
Professional Liability & \$5M  
Commercial General Liability



\$300,000 for Criminal  
Defence Cost  
Reimbursement



Up to \$1,000 per day  
for Loss of Earnings



\$300,000 in Regulatory  
Legal Expense Coverage  
(not included for students)



Extended Reporting  
Period of 10 years



Pro Bono Legal Advice



\$0 deductible



\$1M for Abuse  
Defence Costs



Worldwide Coverage  
Territory



For additional information, visit [www.psychology.bmsgroup.com](http://www.psychology.bmsgroup.com) or connect with a BMS broker at 1-855-318-6038 or [psy.insurance@bmsgroup.com](mailto:psy.insurance@bmsgroup.com).



The information in this graphic 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 Canada Risk Services Ltd (BMS).