



PROFESSIONAL LIABILITY INSURANCE FOR CCPA MEMBERS

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:

- 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 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
- c. **Has applied for CCC**
- d. **Student Member**

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

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.

How to Apply

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

BMS Canada Risk Services Ltd (BMS)
Toll Free: 1-844-506-3981
Email: ccpa.insurance@bmsgroup.com
Web: 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 wordings, a copy of which can be obtained from BMS.