



Does your coverage fulfill your regulatory college requirements?

CRPO Members who are also Certified with CCPA have access to comprehensive coverage through the CCPA / BMS Insurance Program.

As a regulated health professional you have certain obligations, one of which is carrying adequate insurance coverage as outlined by your regulatory body. In partnership with BMS Canada Risk Services Ltd. (BMS Group), CCPA is able to offer an insurance product that meets and/or exceeds the requirements for members who in addition to being members of CCPA are registered with the College of Registered Psychotherapists of Ontario (CRPO).

College of Registered Psychotherapists of Ontario (CRPO) Requirements	BMS Option 2
A minimum of no less than \$1,000,000 coverage per occurrence;	✓
Annual aggregate coverage of no less than \$5,000,000;	✓
A deductible of no more than \$4,000 per occurrence;	✓
Run-off coverage (sometimes called enduring or tail coverage) for a minimum of two years;	✓
The insurer is licensed with the Financial Services Commission of Ontario or the Office of the Superintendent of Financial Institutions Canada;	✓
Includes coverage for therapy and counselling for every person eligible for funding under subsection 85.7(4) of the <i>Health Professions Procedural Code</i> , i.e. every person eligible for counselling/therapy due to sexual abuse by the member for the maximum amount of funding that may be provided for the person under the <i>Regulated Health Professional Act, 1991</i> .	✓

Understanding Professional Liability Insurance (PLI)

Professional Liability coverage provides insurance protection 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.

All options also include the following:

Regulatory legal expense coverage	\$150,000 per claim \$150,000 aggregate
Criminal defence reimbursement	\$200,000 per claim \$200,000 aggregate

BMS Option 2

Limit	Deductible	Annual Premium
\$5,000,000 per claim / \$5,000,000 annual aggregate	Nil	\$164
*This option fulfils CRPO's requirements		

All premiums noted above are subject to applicable to 8% provincial tax.

For additional information, visit our website at www.ccpa.bmsgroup.com or contact our team of Brokers on 1-844-506-3981 or email ccpa.insurance@bmsgroup.com