



CCPA Coverage Fulfils your Regulatory College Requirements

As a regulated health professional you have certain obligations, one of which is to carry adequate liability insurance coverage as outlined by your regulatory body. In partnership with BMS Canada Risk Services Ltd. (BMS), CCPA now offers an insurance policy that meets and/or exceeds College of Registered Psychotherapists of Ontario (CRPO) requirements.

| CRPO Requirements | CCPA 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.

Also includes the following:

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| Regulatory legal expense coverage | \$150,000 per claim \$150,000 aggregate |
| Criminal defence reimbursement | \$250,000 per claim \$250,000 aggregate |

Select **Option 2** in CCPA's Member Insurance program for Professional Liability insurance that satisfies CRPO requirements:

| Option 2 | Annual Premium |
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| Registered with CRPO and a Canadian Certified Counsellor (CCC) | \$163 |
| Registered with CRPO | \$173 |

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 at 1-844-506-3981 or ccpa.insurance@bmsgroup.com.