



There is an increasing number of CCPA members who find themselves providing more virtual services than ever before, but the convenience of virtual communication comes with unique risks you may not experience in-person.

The good news is that the Professional Liability Insurance (PLI) policy through CCPA is designed to cover counsellors, counselling therapists and psychotherapists' working within their full scope of practice as governed by the provincial college or certifying body, including e-services. The CCPA PLI provides coverage for the delivery of your professional services anywhere in the world and will respond to defend against insured claims that are brought forward and defended in Canada.

What this means is that if you are insured through the CCPA program, you could be working from the province in which you are registered and treat clients anywhere in the world provided that you are working within your scope of practice and abiding by any kind of jurisdictional regulations with respect to

E-SERVICES: WHAT YOU NEED TO KNOW FOR VIRTUAL COUNSELLING, COUNSELLING THERAPY & PSYCHOTHERAPY

BMS Group

counselling/psychotherapy in the jurisdictions that are applicable. As a professional, you should always be conscious and aware of the regulatory requirements both in your jurisdiction, where you are regulated or located, as well as the jurisdiction where you are delivering your services. It is important to do so because there are different regulatory requirements around service delivery and protection of clients that could vary from one province to the next.

In addition to awareness of regulatory requirements, another area of risk in shifting to tele-practice is an increase in cyber incidents, including those related to ransomware, social engineering, and other cyberattacks. While many counsellors, counselling therapists, and psychotherapists may not think they present an appealing target to attackers, insurer data shows that small to medium-sized businesses in the healthcare sector are targeted frequently.

According to Beazley, the specialist Lloyd's insurer underwriting the stand-alone Cyber Security & Privacy Liability insurance policy available to CCPA members, the global pandemic provided the perfect environment for an increase in cyber-related attacks. "Coinciding with the increase in remote working, our global data has shown professionals have been more likely to fall for social engineering scams."

BMS recommends that counsellors, counselling therapists, and psychotherapists who are responsible for maintaining and

safeguarding confidential patient information purchase Cyber Security and Privacy Liability insurance to address their increased risk and exposure.

CCPA members have access to a specialized and comprehensive \$1M Cyber Security & Privacy Liability insurance policy that provides first and



third-party coverage, as well as coverage for expert services in the case of an incident. This policy provides comprehensive coverage which includes coverage for costs involved with a regulatory proceeding relating to the violation of a Privacy Law, including penalties (where insurable), coverage for Business Interruption and Cyber Extortion incidents, and website media liability.

As always, BMS encourages members to reach out to their team of brokers with any questions about liability coverage. Members can connect at 1-844-506-3981 or by email ccpa.insurance@bmsgroup.com.

WHAT INSURANCE DO I NEED?

I'm an independent contractor
billing under my own business name
without other professionals:

- Professional Liability
- Commercial General Liability
- Contents & Crime Coverage
- Business Cyber Security & Privacy Liability
- Business Professional Liability

I'm an employee employed by a
business or organization:

- Professional Liability
- Individual Cyber Security & Privacy Liability



I'm a business owner with
other professionals working
for my business:

- Professional Liability
- Commercial General Liability
- Business Professional Liability
- Employment Practices Liability
- Contents & Crime Coverage
- Business Cyber Security & Privacy Liability



bms.

1-844-506-3981
ccpa.insurance@bmsgroup.com
www.ccpa.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).