



CCPA COVERAGE FULFILS YOUR REGULATORY COLLEGE REQUIREMENTS

As a regulated health professional, you are required to carry adequate liability insurance coverage as outlined by your regulatory body. In partnership with BMS Canada Risk Services Ltd. (BMS), CCPA provides members with access to 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

Professional Liability Insurance (PLI) provides coverage 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, counselling therapist, or psychotherapist. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

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

Option 2	Annual Premium
Registered with CRPO and a Canadian Certified Counsellor (CCC)	\$171
Registered with CRPO	\$182

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

PLI includes the following:

Disciplinary Legal Expense	\$150,000 per claim / aggregate
Criminal Defence Costs Reimbursement (excluding abuse)	\$250,000 per claim / aggregate
Abuse Defence Costs Reimbursement	\$250,000 per claim / aggregate
Patient Therapy & Counselling	\$25,000 per claim / \$50,000 aggregate

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.