



CRHSP Sponsored 2024 Professional Liability Insurance Program

2024 – 2025 Policy Term

Custom Coverage

The CRHSP sponsored program continues to offer our Allied Health Care Professional Liability wording and continues to provide Disciplinary Hearing Coverage for CRHSP registrants.

Coverage Offered:

Allied Health Care Professional Coverage

- A simplified Professional Liability wording intended to cover all Psychology exposures related to a Registrant’s practice

Breach of Confidentiality

- Legal expenses incurred in the defence or investigation of an unintentional breach of confidentiality are now covered up to the policy limit

Cyber Coverage and Privacy Breach

- Offered as an optional endorsement that can be added to the professional liability at renewal. **Includes:** Cyber Liability, Privacy Liability, System Damage, System Business interruption, Regulatory Action and Investigations, Privacy Breach Notification Costs, and Third Party Notification Costs with a \$100,000 limit for an annual premium of \$65

Disciplinary Hearing Coverage

- The policy covers all legal defense expenses associated with complaints made to the regulator and will be covered up to the policy limit

Abuse Liability will continue to be included with a \$1,000,000 limit

Pro-Bono Legal Advice will continue through Bell Temple

Breach of Confidentiality is covered up to the policy limit

Commercial General Liability will remain unchanged included with the Professional Liability

Office Packages will continue to be available for program participants starting at an annual premium of \$200

Territory worldwide

Limit and Rate: \$5,000,000 per occurrence / \$5,000,000 annual aggregate for an annual premium of \$295

