

	OPTION A	OPTION B
Professional & Commercial General Liability (CGL) Premiums	\$265	\$280
Annual premium if 25% or more of your practice consists of treatment of a parent, child, couple or family that was ordered by a judge or who is at any time during the treatment, involved with the legal system, or if you offer sex therapy.	\$375	\$390
Premium per individual registrant	Only being a CRHSP registrant required	
Professional Liability & CGL: Claim Aggregate	\$5,000,000 \$5,000,000	\$7,000,000 \$7,000,000
Regulatory Legal Expense Deductible	\$250,000 \$0	\$250,000 \$0

## Professional Liability & Commercial General Liability 2018 Coverages

Loss of Earnings	\$750/day
Financial Loss Liability	\$5,000,000/ \$7,000,000
Loss of Documents	\$75,000
Locums Extensions	Included
Expert Witness Legal Loss Coverage	Included
Human Rights/ Labour complaints under disciplinary defence coverage	\$250,000
Abuse Coverage	\$100,000
Cyber Liability & Privacy	\$50,000
Optional expanded Cyber Liability Coverage	More information provided on page 2
Adverse Publicity Coverage	\$25,000
Maternity/Parental Leave	Included
Leave of Absence Coverage expanded - now includes 12 month premium exempt for any type of extended leave of absence	Included
Retirement, Death, Disability (tail coverage)	Unlimited
Pro-bono Legal Services	Bell Temple
Breach of Confidentiality	\$100,000
No deductible on supplementary coverages	
Legal defense costs for criminal proceedings	\$250,000
Coroners' Inquest/ Hearing	\$100,000
Office Contents Coverage	Available
Employment Practices Liability - wrongful dismissal	Available

McFarlan Rowlands Insurance Brokers has over 35 years experience insuring psychologists. Our unmatched industry knowledge coupled with our firmly established team of brokers, underwriters, claims adjusters and lawyers specializing in Mental Health Liability has allowed us to continue to be a recognized leader in the industry.

### Program features:

- Legal advice from lawyers specializing in professional liability.
- CRHSP receives no financial compensation of any sort from its sponsorship of this plan.
- Switching to the CRHSP sponsored program will not result in a gap of coverage.

### Contact Us

Our mental health insurance team is ready to answer your questions.

Toll-free: 1 (888) 734-8888

Email [mentalhealth@mcfrc.ca](mailto:mentalhealth@mcfrc.ca)



**CRHSP**  
Canadian Register of  
Health Service  
Psychologists

**RCPOSS**  
Répertoire canadien de  
psychologues offrant  
des services de santé

# Intellect Privacy & Data Breach Liability Endorsement

This endorsement provides registrants with access to a Breach Service Team. The team is comprised of individuals with backgrounds in data security, computer forensics, privacy law, information technology and business administration.

**Privacy•Breach:** a security incident in which sensitive, protected or confidential data is intentionally or unintentionally released to an untrusted environment.

**Most relevant loss to Psychologists:** client personal health information.

Other lost data may include Social Insurance Numbers and financial information like credit card or bank details.



## Breach Service Team:

- Assists with crisis management, answering questions, and listening to any concerns the Registrant might have
- Provides necessary documentation
- Assists in drafting breach notices
- Provides industry best practices regarding the handling of a breach

## Coverage breakdown:

- \$250,000 Privacy Breach Liability - provides coverage for a lawsuit resulting from a digital privacy breach
- \$25,000 Privacy Breach Expense - provides coverage to notify breach victims
- \$25,000 Business Interruption Loss - provides coverage for wages lost due to a security failure resulting in a network outage
- \$25,000 Digital Asset Loss - provides coverage to rectify the software problem

