



2009



**CANADIAN SPORT PSYCHOLOGY ASSOCIATION
PROFESSIONAL ERRORS & OMISSIONS LIABILITY**

The Canadian Sport Psychology Association has approved & implemented a Professional Liability Insurance Program for all members. The policy protects members from lawsuits for damages claimed by a third party, resulting from a professional error or omission or negligent act, committed during the course of their activities as an “Sport Psychologist”.

The policy also protects the Canadian Sport Psychology Association “vicariously” for claims resulting from professional services rendered by a member insured under the program.

The plan provides:

\$2,000,000 Professional Errors & Omissions Liability Insurance

- Annual Aggregate Limit
- Pays the full cost of your legal defense up to the limit of liability
- NIL Deductible
- Automatic coverage for Student members working under the supervision of an insured member
- Expenses including \$500 a day Loss Of Earnings
- Includes Libel & Slander
- “Retroactive Date” – Program Inception
- Territory – Canada
- Worldwide coverage extension available subject to suits brought & made in Canada

\$50,000 Legal Expense For Disciplinary Hearings & Coroner’s Inquest- pays 100% of the costs for members to obtain legal representation or advice at any disciplinary hearing, subpoenaed to appear before a legally constituted tribunal in a Canadian province or to appear as a witness or review committee formed by virtue of any Provincial health legislation or before any court under such legislation.

\$100,000 Criminal Defense Reimbursement Fund- pays for legal defense costs, charges and expenses to defend members against criminal actions, suits or proceedings brought against insured members during the course of professional activity. Costs, charges and expenses are covered on a “reimbursement” basis only after a “not guilty” verdict on final appeal.

2008 Premiums	Member	Worldwide (Extended Territory)	Student
Ontario	\$540.00	\$32.40	\$108.00
Quebec	\$545.00	\$32.70	\$109.00
Newfoundland	\$575.00	\$34.50	\$115.00
All Others	\$500.00	\$30.00	\$100.00
<i>Total premiums include applicable provincial sales taxes</i>			

IMPORTANT: Coverage is written on a “Claims Made” basis and is not automatically renewed. Coverage applies only to claims, which are filed during the term of the contract.