



2011 - 2012



**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 a “Sport Psychologist” or “Mental Performance Consultant”.

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
- Broad definition of “Insured Services” – Sport Psychologist or Mental Performance Consultant and customary to the practice.
- 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” – CSPA Program Inception or enrollment date for new members
- Territory Limit – claims or suits brought & made in Canada
- Option to purchase coverage extension for Disability, Retirement, Cessation of Business, Death
- Excludes criminal acts, abuse & sexual misconduct

**\$50,000 Legal Expense For Disciplinary Hearings-** reimbursement of reasonable expenses incurred while under investigation or when called upon to appear before any disciplinary committee formed by virtue of any Provincial act or before any court under called upon to adjudicate any infraction.

**\$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.

2011 - 2012 Premiums	Premium	Tax	Total
Ontario	\$ 450.00	\$36.00	\$486.00
Quebec	\$ 450.00	\$40.50	\$490.50
All Others	\$ 450.00	N/A	\$450.00

*Premiums are annual from November 1, 2011*

**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.