

2025 CDSPI Excess Malpractice Policy Changes

In addition to changes to formatting and effective dates, the following key changes have been included in the 2025 CDSPI Excess Malpractice policy. New wording is highlighted for your reference. **Keep this document with your other policy documents, as it outlines important changes to your coverage.** You can access the full terms and conditions of your policy on our website at <https://www.cdspi.com/insurance/emp-ptc/>. If you have any questions, please call us at 1.800.561.9401.

2024 Policy Wording

Schedule "B"

EXCESS Liability Special Form and Endorsements
EXCESS LIABILITY SPECIAL FORM 907110

VI. CONDITIONS

2.4 Sanctions

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

2025 Policy Wording

Schedule "B"

EXCESS Liability Special Form and Endorsements
EXCESS LIABILITY SPECIAL FORM 907110

VI. CONDITIONS

2.4 Sanctions

Notwithstanding any other terms of this Policy, the Insurer shall not be deemed to provide coverage or required to make any payments or provide any service or benefit to any Insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the Insured would violate any applicable trade or economic sanctions law or regulation.

CDSPI Excess Malpractice Insurance is underwritten by Zurich Insurance Company Ltd. (Canadian Branch) and is offered in Alberta and Ontario only. A full description of coverage and eligibility, including exclusions, restrictions and limitations can be found in the Policy Terms and Conditions