

2026 CDSPI Excess Malpractice Policy Changes

There have been some minor updates to the contract language for your 2026 Excess Malpractice Insurance policy. This document highlights only those policy changes that may affect your coverage. Please keep this with your other policy documents for your records. You can review the complete, revised policy on our website at <https://www.cdspi.com/insurance/emp-ptc/>. If you have questions, we're here to help at 1.800.561.9401.

2025 Policy Wording

Cover Page

Master Policy #8934500

VI. Conditions, 17. Termination of Insurance

c. This Insurer can cancel this policy:

- i. in the province of Quebec, by delivering written notice of termination by registered mail to the first "Named Insured" shown on the "Memorandum of Insurance" at least:
 - (a) 15 days before the effective date of termination, if termination is due to non-payment of premium; or
 - (b) 30 days before the effective date of termination, if termination is due to any reason except non-payment of premium.
- ii. in the provinces of Alberta and British Columbia, by giving to the first "Named Insured" shown on the "Memorandum of Insurance":
 - (a) 15 days' notice of termination by registered mail or personally delivered if the contract is terminated for non-payment of premium; or
 - (b) 30 days' notice of termination by registered mail or personally delivered if the contract is terminated for any other reason.

The notice periods referred to in ii. (a) and (b) start to run on the day the registered letter or notification of it is delivered.

- iii. in any province or territory except the provinces of Alberta, British Columbia and Quebec, by written notice of termination to the first "Named Insured" shown on the "Memorandum of Insurance" at least:
 - (a) 15 days before the effective date of termination by registered mail or personally delivered, if termination is due to non-payment of premium; or
 - (b) 30 days before the effective date of termination by registered mail or personally delivered, if termination is due to any reason except nonpayment of premium.

2026 Policy Wording

Cover Page

Master policy #8452650

VI. Conditions, 17. Termination of Insurance

c. This Insurer can cancel this policy:

- By giving to the first "Named Insured" shown on the "Memorandum of Insurance" at least:
- (a) fifteen (15) days' notice of termination by registered mail or personally delivered, if the contract is terminated for non-payment of premium; or
 - (b) thirty (30) days' notice of termination by registered mail or personally delivered, if the contract is terminated for any other reason.

The notice periods referred to in (a) and (b) start to run on the day the registered letter or notification of it is delivered.