

## Why should I purchase liability insurance through the ADR Sponsored Insurance Program?

The ADR Institute of Canada and Marsh Canada have worked together to obtain coverage specifically tailored for professionals in the alternative dispute resolution field. Both Professional Liability and Commercial General Liability insurance coverage is available at special rates to members of the ADR Institute of Canada.

## What does Professional Liability Insurance mean?

Also known as malpractice coverage or Errors and Omissions (E&O) coverage, Professional Liability insurance covers liability for damages arising from the rendering of or failure to render alternative dispute resolution services.

## Do I need Commercial General Liability Insurance?

It is strongly recommended that you complement your Professional Liability Insurance Policy with Commercial General Liability. This covers liability for property damage and/or bodily injury arising out of your business operations.

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## How much does the insurance cost?

| PROFESSIONAL LIABILITY INSURANCE                      |             |             |
|---|-------------|-------------|
| Limits  | Deductibles | Annual Cost |
| \$1,000,000 Limit Per Claim/<br>\$2,000,000 Aggregate | \$500       | \$146       |
| \$2,000,000 Limit Per Claim/<br>\$4,000,000 Aggregate | \$500       | \$200       |
| \$3,000,000 Limit Per Claim/<br>\$6,000,000 Aggregate | \$500       | \$259       |
| \$1,000,000 Limit Per Claim/<br>\$2,000,000 Aggregate | \$1,000     | \$136       |
| \$2,000,000 Limit Per Claim/<br>\$4,000,000 Aggregate | \$1,000     | \$190       |
| \$3,000,000 Limit Per Claim/<br>\$6,000,000 Aggregate | \$1,000     | \$244       |

  

| COMMERCIAL GENERAL LIABILITY INSURANCE  |             |                |
|---|-------------|----------------|
| Limits/Tenants Legal Liability/<br>Standard Non-Owned Auto                                    | Deductibles | Annual Premium |
| \$1,000,000 Limit Per Occurrence/<br>\$1,000,000 Aggregate<br>TLL: 500,000/NOA: \$1,000,000   | \$500       | \$178          |
| \$2,000,000 Limit Per Occurrence/<br>\$2,000,000 Aggregate<br>TLL: 500,000/NOA: \$1,000,000   | \$500       | \$223          |
| \$3,000,000 Limit Per Occurrence/<br>\$3,000,000 Aggregate<br>TLL: 500,000/NOA: \$1,000,000   | \$500       | \$267          |
| \$2,000,000 Limit Per Occurrence/<br>\$2,000,000 Aggregate<br>TLL: 1,000,000/NOA: \$2,000,000 | \$500       | \$267          |
| \$3,000,000 Limit Per Occurrence/<br>\$3,000,000 Aggregate<br>TLL: 1,000,000/NOA: \$2,000,000 | \$500       | \$321          |

## Are there any additional benefits?

The Professional Liability Insurance policy includes the following extensions of coverage:

- Legal Expense Reimbursement \$25,000 per claim**  
 Offers reimbursement of legal expenses if a complaint is made against you and you are required to defend yourself in front of a disciplinary committee.
- Criminal Reimbursement Actual Cost Incurred**  
 Provides reimbursement for legal expenses incurred if you are brought into a suit for a criminal offense and were found not guilty.
- Extended Reporting Period**  
 If you leave the profession, you have the option of purchasing an extended reporting period for 75 percent of the premium for the first year 50 percent each and every year thereafter.

## How do I apply for coverage?

Simply complete and submit the application form which is available at [www.adrcanada.ca](http://www.adrcanada.ca) to Marsh's Toronto office via fax at 416 349 4510 or 1 800 214 2471 and a Marsh representative will walk you through the final details. Should you have any questions or require our assistance while completing your application, please call our office at 1 888 711 9010.