

MARSH

If you have questions regarding the completion of this form please contact Marsh Canada's Professional Liability Service Team at:

Toll Free: 1-888-711-9010

Insurance Application Form for Members of the ADR Institute of Canada Certain Underwriters at Lloyds of London (New Applicant)

PLEASE ANSWER ALL QUESTIONS, SIGN AND DATE THIS FORM AND RETURN IT TO OUR OFFICE WITH PAYMENT

A. GENERAL INFORMATION

Salutation Mr. Mrs. Ms. Dr.

Applicant Name

Name of Business

Type of Business: Sole Proprietor Partnership Corporation Others

Mailing Address _____ (City) _____ (Province) _____ (Postal Code)

Telephone	Home ()	Office ()	Fax ()	E-Mail
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Date Operations Began	Gross Annual Fees/Income
Month Date Year	Previous Year : \$
	Anticipated this Year : \$

Are you a member in good standing of the ADR Institute of Canada? Yes No
Note: Membership dues must be current (paid) to your local/provincial ADR Institute office to be eligible for this policy.

Have any claims (whether insured or not) ever been made against you in the last 5 years? Yes No
(If yes, please attach full details.)

Are you aware of any act, error, omission or circumstance which could give rise to a claim brought against you in the last 5 years? (If yes, please attach full details.) Yes No

Have you been subjected to any disciplinary action brought against you by your professional association? Yes No
(If yes, please attach full details.)

Has an application for liability insurance ever been declined? Yes No
(If yes, please attach full details.)

Effective date of your first ADR Professional Liability Policy: Month Day Year
(Note: Coverage should be continuous and without any gap.)

Do you provide services or perform activities outside of Canada or for clients who are outside of Canada? Yes No
(If yes, please attach details.)

What percentage of your revenue is derived from the following Province(s) or Territory(ies):

British Columbia %	Alberta %	Saskatchewan %
Manitoba %	Ontario %	Quebec %
New Brunswick %	Nova Scotia %	PEI %
Newfoundland and Labrador %	Yukon %	Northwestern Territories %
Nunavut %		

Total Percentage : (must be total 100%) %

* Sales Tax will be applied accordingly on revenues for Province where it is required.

B. PROFESSIONAL LIABILITY INSURANCE

Have you been previously insured with Claims-Made Professional Liability? If yes, please provide details below. Yes No

<i>Insurer</i>	<i>Policy Limit</i>	<i>Policy Period</i>
	\$	
	\$	
	\$	
	\$	
	\$	

Coverage Options

<i>Option 1</i>	<i>Option 2</i>	<i>Option 3</i>
Limits: \$1,000,000 per claim \$2,000,000 aggregate \$10,000,000 shared aggregate	Limits: \$2,000,000 per claim \$4,000,000 aggregate \$10,000,000 shared aggregate	Limits: \$3,000,000 per claim \$6,000,000 aggregate \$10,000,000 shared aggregate
<input type="checkbox"/> Deductible - \$1,000 \$136.00 Annual Cost	<input type="checkbox"/> Deductible - \$1,000 \$190.00 Annual Cost	<input type="checkbox"/> Deductible - \$1,000 \$244.00 Annual Cost
<input type="checkbox"/> Deductible - \$500.00 \$146.00 Annual Cost	<input type="checkbox"/> Deductible - \$500.00 \$200.00 Annual Cost	<input type="checkbox"/> Deductible - \$500.00 \$259.00 Annual Cost

An Administration Fee of \$25 is collected by Marsh in addition to commission.

C. COMMERCIAL GENERAL LIABILITY INSURANCE

Coverage Options

<i>Option 1</i>	<i>Option 2</i>	<i>Option 3</i>	<i>Option 4</i>	<i>Option 5</i>
Limits: \$1,000,000 per claim \$1,000,000 per aggregate \$500,000 Tenants Legal Liability \$1,000,000 Standard Non-Owned Auto	Limits: \$2,000,000 per claim \$2,000,000 per aggregate \$500,000 Tenants Legal Liability \$1,000,000 Standard Non-Owned Auto	Limits: \$3,000,000 per claim \$3,000,000 per aggregate \$500,000 Tenants Legal Liability \$1,000,000 Standard Non-Owned Auto	Limits: \$2,000,000 per claim \$2,000,000 per aggregate \$1,000,000 Tenants Legal Liability \$2,000,000 Standard Non-Owned Auto	Limits: \$3,000,000 per claim \$3,000,000 per aggregate \$1,000,000 Tenants Legal Liability \$2,000,000 Standard Non-Owned Auto
<input type="checkbox"/> Deductible -\$500 \$178.00 Annual Cost	<input type="checkbox"/> Deductible -\$500 \$223.00 Annual Cost	<input type="checkbox"/> Deductible -\$500 \$267.00 Annual Cost	<input type="checkbox"/> Deductible -\$500 \$267.00 Annual Cost	<input type="checkbox"/> Deductible -\$500 \$321.00 Annual Cost

For purposes of the Insurance Companies Act (Canada), this document was issued in the course Lloyd's Underwriters insurance business in Canada.

Payment Type : Cheque (Issue to Marsh Canada Ltd.) Credit Card (Visa or MasterCard)

**WITHDRAWAL OF PAYMENT IS NOT PROOF OF INSURANCE.
THE POLICY DOCUMENTS MUST BE ISSUED TO CONFIRM COVERAGE.
THE INSURANCE PREMIUMS ARE FULLY RETAINED AND WILL NOT BE REFUNDED.**

D. IMPORTANT INFORMATION

- (a) Please note that the common expiry date for all coverages is July 1st. Policies issued mid term are calculated on (i) pro-rata basis if enrolling after July 1st to October 31st; (ii) minimum premium of 75% of the annual premium if enrolling after October 31st. Sales tax apply where applicable.
- (b) **The premium is fully retained and non-refundable.**
- (c) The Professional Liability is on a claims-made and reported basis which requires that all claims or incidents which may arise be reported during the policy period.
- (d) This application does not bind the applicant or the company to complete the insurance, but it is agreed that this form shall be the basis of the contract should the policy be issued and it will be attached to and made a part of the policy. The applicant agrees that if the information supplied on the application changes between the date of the application and the time when the policy is issued, that applicant will immediately notify the company of such information. Any misrepresentation, omission, concealment or incorrect statement of material fact, in the application or otherwise, shall be grounds for cancellation of any policy issued in reliance upon such information.

E. STEPS REQUIRED TO SECURE COVERAGE

- 1) Please complete and sign the application and return to Marsh Canada Limited. You can send it either by fax, email or mail to the address below.
- 2) Upon receipt of signed and completed application, a Marsh representative will contact you in writing to advise if the application has been accepted or if there are any questions.
- 3) A Marsh representative will also confirm the premium owing. Please note that the common renewal date is July 1st therefore the premium will be prorated subject to minimum premium and are fully retained.
- 4) Payment in the form of either a cheque payable to Marsh Canada Limited or credit card (Visa or Mastercard) must be received at Marsh within 2 business weeks from the submission of the application.

Payment by **CREDIT CARD:**

- Please complete and sign the authorization form returning it to Marsh Canada Ltd. via fax (416-868-8973 or 1-888-776-1250) along with the completed credit card authorization form.
- Please note that any minor variances due to taxes between the completed application form and the actual invoice will be adjusted when processing the credit card payment.

or

Payment by **CHEQUE:**

- Please complete and sign the application form returning with a cheque payable to Marsh Canada Ltd.
 - Via Mail: P.O. Box 8991, Postal Station A, Toronto, ON M5W 2C5
 - Via Courier: Marsh Canada Limited, RBC Wholesale Remittance Dept., 4 Prince Andrew Place, Toronto, ON M3C 2H4
Attn: Lockbox #8991
- 5) Upon receipt of payment and a signed and completed application the insurance certificate will be issued and sent to you by email.
 - 6) For **COVERAGE/APPLICATION RELATED QUESTIONS** or **SUBMISSION OF COMPLETED APPLICATION**, please contact :

ATTENTION: Professional Liability Service Team
Marsh Canada Limited
70 University Avenue, Suite 800,
Toronto, ON M5J 2M4
Toll Free Phone No. : 1-888-711-9010
Fax: 416.349.4510
Toll Free Fax: 1.800.214.2471
Email: errorsandomissions.insurance@marsh.com
Copy: tammy.kimmell@marsh.com

DECLARATION

A. PRIVACY COMPLIANCE

The Client hereby acknowledges that Marsh has been retained by the Client, the Association, and/or a member of the Association, which is a Client, to provide insurance coverage and products to its members and/or to acquire or renew a policy or policies of insurance or to provide Surety, Consulting, and/or Risk Management Services for the Client, Association and/or members of the Association, under which the Client, individual Client, named individual members of the Client, named individuals in addition to the Client, or where the Client is a commercial or other entity, its employees, servants and representatives (hereafter collectively called "insured individuals") may be insured.

As part of the application for new or renewal insurance coverage(s) or to provide Surety, Consulting and/or Risk Management Services, the Client hereby authorizes and expressly consents to Marsh collecting, using or disclosing Personal Information of such insured individuals as required and as permitted pursuant to relevant privacy laws or other laws and providing such Personal Information to third parties as required, including insurance companies, intermediaries, reinsurers, other brokers, claims adjusters, the association if applicable, and other third parties involved in providing the above services as outlined in Marsh's Privacy Policy which can be viewed at www.Marsh.ca or can be forwarded to the Client on request.

Where there are insured individuals in addition to the Client, or where the Client is a commercial or other entity, the Client hereby covenants and warrants that the Client has obtained the appropriate consent from all of the insured individuals for its disclosure of their Personal Information to Marsh and to the collection, use and disclosure of their Personal Information by Marsh for these purposes and has either provided a copy of Marsh's Privacy Policy or referred the insured individuals to the Marsh.ca website. The Client agrees to indemnify and hold Marsh harmless for any claims arising from the Client's breach of this warranty.

B. PROGRAM DISCLOSURE

Your (Professional Liability and/or Commercial General Liability) coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this ADR Program on a group basis with insurers but we have not acted as a broker for any individual participant.

C. COMMISSION DISCLOSURE

Marsh Commissions:

Coverage Type	Insurer Name	Premium (\$)	Commission Percentage (%)	Admin Fee (\$)	Enhanced Commission (%)
Professional Liability	Certain Underwriters at Lloyds of London	\$136.00	30%	\$25	NIL
Professional Liability		\$146.00		\$25	NIL
Professional Liability		\$190.00		\$25	NIL
Professional Liability		\$200.00		\$25	NIL
Professional Liability		\$244.00		\$25	NIL
Professional Liability		\$259.00		\$25	NIL
General Liability		\$178.00	30%	N/A	NIL
General Liability		\$223.00		N/A	NIL
General Liability		\$267.00		N/A	NIL
General Liability		\$267.00		N/A	NIL
General Liability	\$321.00	N/A		NIL	

Wholesale Broker/Managing General Agent (MGA) Commissions:

Coverage Type	Wholesale Broker / MGA Name	Commission Percentage (%)
Professional Liability	Marsh UK Retail	7.5%
General Liability	Marsh UK Retail	7.5%

For disclosures with respect to the items below, please refer to www.marsh.ca > About Marsh > Disclosure:

- MMC and Subsidiaries Direct & Indirect Investments in Insurance and Reinsurance Companies
- Contractual Agreements with Insurers and Wholesale Brokers

SIGNATURE

Name

Signature

Date