

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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Policy Year: 2010



Who is Marsh?

Marsh, the world's leading insurance broker and risk advisor, has 23,000 employees and provides advice and transactional capabilities to clients in over 100 countries. Marsh is a unit of Marsh & McLennan Companies, Inc. (MMC), a global professional services firm with more than 52,000 employees and annual revenue exceeding \$10 billion. MMC also is the parent company of Guy Carpenter, the risk and reinsurance specialist; Mercer, the provider of HR and related financial advice and services; Oliver Wyman, the management consultancy; and Kroll, the risk consulting firm. MMC's stock (ticker symbol: MMC) is listed on the New York, Chicago and London stock exchanges. MMC's Web Site is www.mmc.com. Marsh's Web site is www.marsh.com.

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How much does the insurance cost?

PROFESSIONAL LIABILITY INSURANCE		
Limits	Deductibles	Annual Cost
\$1,000,000 Limit Per Claim/ \$2,000,000 Aggregate	\$0	\$122
\$2,000,000 Limit Per Claim/ \$4,000,000 Aggregate	\$0	\$167
\$3,000,000 Limit Per Claim/ \$6,000,000 Aggregate	\$0	\$216
\$1,000,000 Limit Per Claim/ \$2,000,000 Aggregate	\$1,000	\$113
\$2,000,000 Limit Per Claim/ \$4,000,000 Aggregate	\$1,000	\$158
\$3,000,000 Limit Per Claim/ \$6,000,000 Aggregate	\$1,000	\$203

COMMERCIAL GENERAL LIABILITY INSURANCE		
Limits/Tenants Legal Liability/ Standard Non-Owned Auto	Deductibles	Annual Premium
\$1,000,000 Limit Per Occurrence/ \$1,000,000 Aggregate TLL: 500,000/NOA: \$1,000,000	\$500	\$162
\$2,000,000 Limit Per Occurrence/ \$2,000,000 Aggregate TLL: 500,000/NOA: \$1,000,000	\$500	\$203
\$3,000,000 Limit Per Occurrence/ \$3,000,000 Aggregate TLL: 500,000/NOA: \$1,000,000	\$500	\$243
\$2,000,000 Limit Per Occurrence/ \$2,000,000 Aggregate TLL: 1,000,000/NOA: \$2,000,000	\$500	\$243
\$3,000,000 Limit Per Occurrence/ \$3,000,000 Aggregate TLL: 1,000,000/NOA: \$2,000,000	\$500	\$292

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 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.