

# Insurance Costs Rising? Having Trouble Renewing?



As part of your professional association membership, you have access to one of the best Professional Liability (E&O) insurance programs on the market. When you take part in this insurance program, you get excellent coverage and stable pricing, backed by one of the top insurance carriers in Canada. To take advantage of this offer, contact the program's facilitator Jordan Fellner at HUB International directly. Benefits include:

## Exceptional Coverage & Limits

- Employment Practices Liability - \$250,000
- Legal Expenses for Defense of Professional Liability Claims - unlimited
- Legal Expenses for Professional Disciplinary Hearings - \$100,000
- Directors' & Officers' Liability - \$50,000
- Lost Income - when you're required to attend trial or pretrial matters for a claim
- No Deductible - when no damages are paid or awarded to the claimant
- No E&O Pollution Exclusion - commonly excluded from most other E&O policies
- Forest Fire Fighting Expenses - included in Commercial General Liability to \$1M

## Quick & Easy Coverage

- Certificates of Insurance, when required by your client(s), are issued within 24 hours of being requested

## No Retroactive Date

- Any services you provided before the policy date would be covered once your policy is in effect (work for a former employer would not be included, as your employer is responsible for your work while under their employ)

## Cessation of Business & Retirement Coverage

- Future coverage for past work is automatically included if you meet the qualifications
- Under most policies, once an E&O or Professional Liability policy is cancelled, coverage ceases as if it were never in place

## Coverage Options for Drones & Cyber

- Affordable options for unmanned aircraft, and a variety of cyber risks

Have questions about these benefits or other aspects of the policy? Contact Jordan at the phone number or email below, and he'll be happy to assist.

**Jordan Fellner**, Account Executive

**T:** 604.269.1888    **TF:** 800.606.9969

**[www.hubprofessional.com](http://www.hubprofessional.com)**



*\* Coverages and limits noted above may change, and are subject to policy wordings, conditions, exclusions, and limitations.*