

WHY SHOULD I PURCHASE LIABILITY INSURANCE THROUGH THE ADRIC SPONSORED INSURANCE PROGRAM?

Marsh Canada has worked on behalf of the ADR Institute of Canada to obtain coverage underwritten by Certain Underwriters at Lloyd's of London specifically tailored for professionals in the alternative dispute resolution field. Professional Liability, Cyber Liability, Property, Commercial General Liability (CGL), and Identity Restoration insurance coverages are available at special rates to members of the ADR Institute of Canada. In addition, **Professional Liability discounts (offered by the program insurer) have been arranged for members as follows:**

- Members with a **Chartered designation** (15%).
- Members with a **Qualified designation** (5%).
- Members who have completed an **ADRIC accredited ethics course** (10% for each of the next three years following completion).
- Members who are **claims free** under CGL and Property coverages (5%).

Discounts are subject to a total maximum of 25%.

WHAT DOES PROFESSIONAL LIABILITY INSURANCE MEAN?

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

NOTE: Policy extends coverage for teaching mediation and arbitration (ADR) courses to students and other practitioners.

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.

HOW DO I APPLY FOR COVERAGE?

Simply complete and submit the application form which is available at www.marsh.ca/adr. Should you have any questions or require our assistance while completing your application, please call a Marsh Canada Limited licensed insurance broker at 1 888 711 9010.



ABOUT MARSH

A global leader in insurance broking and innovative risk management solutions, Marsh's 30,000 colleagues advise individual and commercial clients of all sizes in over 130 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. With annual revenue over US\$14 billion and nearly 65,000 colleagues worldwide, MMC helps clients navigate an increasingly dynamic and complex environment through four market-leading firms. In addition to Marsh, MMC is the parent company of Guy Carpenter, which develops advanced risk, reinsurance and capital strategies that help clients grow profitably and pursue emerging opportunities; Mercer, which delivers advice and technology-driven solutions that help organizations meet the health, wealth and career needs of a changing workforce; and Oliver Wyman, a critical strategic, economic and brand advisor to private sector and governmental clients. Follow Marsh on Twitter @MarshGlobal; LinkedIn; Facebook; and YouTube, or subscribe to BRINK.



Policy Year 2018–2019

ADRIC SPONSORED PROFESSIONAL LIABILITY INSURANCE PROGRAM



SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.

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AN EXCLUSIVE OFFER
AVAILABLE TO MEMBERS OF:



ADR Institute of Canada
Institut d'arbitrage et de
médiation du Canada ^{TM/MC}

LIMIT AND DEDUCTIBLE OPTIONS

PROFESSIONAL LIABILITY INSURANCE

LIMITS/AGGREGATES	PROFESSIONAL LIABILITY DEDUCTIBLES*
\$1,000,000 Limit Per Claim/\$2,000,000 Aggregate	\$500 or \$1,000
\$2,000,000 Limit Per Claim/\$4,000,000 Aggregate	\$500 or \$1,000
\$3,000,000 Limit Per Claim/\$6,000,000 Aggregate	\$500 or \$1,000
\$5,000,000 Limit Per Claim/\$5,000,000 Aggregate	\$500 or \$1,000

*Losses related to teaching are subject to a \$500 deductible.

CYBER LIABILITY INSURANCE - SUBLIMIT: \$25,000, DEDUCTIBLE: \$500

PROPERTY INSURANCE - LIMIT: \$25,000 PER OCCURENCE, DEDUCTIBLE: \$500

POLICY SHARED AGGREGATE LIMIT FOR ALL POLICYHOLDERS OF \$15 MILLION ANNUALLY

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% of the premium for the first year and 50% each and every year thereafter.
- **Removal of Retroactive Date** - Subject to two years continuous cover under ADR program.

COMMERCIAL GENERAL LIABILITY INSURANCE

LIMITS/TENANTS LEGAL LIABILITY/STANDARD NON-OWNED AUTO	DEDUCTIBLES
\$1,000,000 Limit Per Occurrence - TLL: 500,000/NOA: \$1,000,000	\$500
\$2,000,000 Limit Per Occurrence - TLL: 500,000/NOA: \$1,000,000	\$500
\$3,000,000 Limit Per Occurrence - TLL: 500,000/NOA: \$1,000,000	\$500
\$2,000,000 Limit Per Occurrence - TLL: 1,000,000/NOA: \$2,000,000	\$500
\$3,000,000 Limit Per Occurrence - TLL: 1,000,000/NOA: \$2,000,000	\$500

OPTIONAL COVERAGE OFFERINGS

- **Identity Restoration Services** (IRS) underwritten by Trisura Guarantee Insurance Company.
- **Personal Legal Expense** underwritten by DAS Canada.
- **Mobile Office - Bag and Contents Insurance** underwritten by AIG Insurance Company of Canada.

Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording. This insurance program is underwritten by certain Underwriters at Lloyd's, London.

FOR YOUR PERSONALIZED QUOTATION, VISIT OUR APPLICATION WEBSITE AT WWW.MARSH.CA/ADR

WHICH ADR PRACTICES ARE COVERED?

Coverage includes Arbitration, Mediation and other Alternative Dispute Resolution (ADR) services, subject to policy terms and conditions, including:

- Negotiation
- Mediation
- Arbitration
- Group Facilitation
- Facilitation
- Conferencing
- Group Needs Assessment (GNA)
- Group Intervention (GI)
- Conflict Coaching
- Executive Coaching
- Early Neutral Evaluation
- Executive Mini Trial
- Judicial Mini Trial
- Collaborative Law
- Parenting Coordination (Med/Arb)
- ADR Consultations
- Pre-ADR Processes (assisting the parties to select an appropriate ADR process)
- Ombudsman
- Judicial Dispute Resolution (JDR)
- Selection and Hiring of ADR Practitioners
- Training / Instruction / Coaching of ADR Practitioners and Members
- Training / Instruction / Coaching in the Workplace or Family
- ADR Systems Design / Implementation and/or Management
- Workplace Assessments
- Workplace Investigations
- Restorative Practices / Restorative Justice
- Circles

Coverage is worldwide with the exception of the US. The additional premium for US coverage is \$100/year upon underwriter approval.