

## 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 Trisura Guarantee Insurance Company 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** (20%).
- 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](http://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

Marsh is the world's leading insurance broker and risk advisor. With around 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue nearly \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit [marsh.com](http://marsh.com), follow us on LinkedIn and Twitter or subscribe to BRINK.

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Your Business Package 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 Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

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.

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USDG-3468 (C090701OB): 2022/08/09



## Policy Year 2022-2023

## Visit [marsh.ca/adr](http://marsh.ca/adr) to enrol

or call your Marsh Canada Limited licensed insurance broker at 1 888 711 9010 for more information.

## 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 - limit options: \$25,000 and \$50,000

Property insurance - limit: \$25,000 per occurrence

policy shared aggregate limit for all policyholders of \$15 million annually

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

- **Professional Conduct Legal Expense - \$50,000 Limit on pay-on-behalf basis** - Notice of complaint; investigative order; or disciplinary proceeding commenced by a Canadian professional corporation or association, as defined by federal, provincial or territorial legislation which regulates the profession practiced by such Named Insured, against any Named Insured, to determine whether the Named Insured has contravened, or otherwise failed to meet the regulations, guidelines, standards, and/or code of conduct established by said Canadian regulatory body.
- **Penal Offences/Criminal Proceedings Expenses - \$50,000 Limit on a reimbursement basis, if fully successful** - Action means a criminal proceeding commenced by the issuance of a notice of action, statement of claim, writ of summons, complaint or similar proceeding against any Named Insured, provided such criminal proceeding is commenced within the territorial limits and jurisdiction of Canada.
- **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, 125% for 2 years, 175% for 3 years, and 250% for 5 years.
- **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 ARAG Business Legal Solutions.

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 Trisura Guarantee Insurance Company.

For your personalized quotation, visit our application website at [www.marsh.ca/adr](http://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
- Adjudication

Coverage is Worldwide: Additional premium for US Extension – this broadens the standard coverage territory to allow for a claim first made against the Named Insured in the US (in addition to Canada).