

# Miscellaneous professional liability.

## Why choose Markel?

Markel is a trusted name in professional liability coverage and is experienced in the Canadian market. Established in 1966 with four locations across Canada, Markel is highly respected for its exceptional expertise and service. Markel underwriters have the ability to customize coverage to suit the individual insured's needs and our experienced in-house claims department ensures that each claim is handled promptly, professionally and fairly.

## Coverage highlights

- Pay on behalf of language
- Claims made and reported policy
- Insurer shall defend any suit or arbitration proceeding against the Insured that falls under the coverage provided by the policy
- Territory – WW excluding US which can be added by endorsement
- Broad definition of insured includes the entity, its partners, D&Os, stockholders, employees including their heirs, executors, administrators and legal representatives
- Broad definition of claim
- Deductible does not apply to defence costs
- Costs in addition to the limit of liability
- 45 days notice of cancellation / 15 days notice for non-payment of premium
- Coverage for BI/PD can be endorsed onto the policy

## Extensions

- Libel and slander
- Breach of copyright
- Dishonesty of employees
- Breach of confidence
- Loss of documents (\$100,000 Limit)

## About us

Operating across Canada with offices in Montreal, Toronto, Calgary and Vancouver, Markel Canada was formed in 2009 following the acquisition of Elliott Special Risks, a specialist insurance firm established in 1966.

Our parent company, Markel International, is a subsidiary of Markel Corporation, a US-based holding company for insurance and investment operations around the world, that trades on the New York Stock Exchange.

## Our financial strength ratings

### **Markel International Insurance Company Limited**

Standard & Poor's: A (Strong)  
A.M. Best: A (Excellent)  
Fitch: A+ (Strong)

### **Syndicate 3000\* / Lloyd's**

Standard & Poor's: A+ (Strong)  
A.M. Best: A (Excellent)  
Fitch: AA- (Very strong)

\*Benefits from ratings for Lloyd's

