

PROFESSIONAL LIABILITY

Product fact sheet



PREMIER  **canada**

MISCELLANEOUS PROFESSIONAL

Target Risks

From individual professionals working from a home office, up to larger firms employing several professionals, such as:

- Bookkeepers
- Adult Classroom/online Education
- Claims Adjusters & Administrator
- Counselling & advice
- Event Planners
- Freight Forwarders
- Health Consultants
- HR/Employment Agents
- Interior Designers
- Laboratory Analysis
- Management Consultants
- Travel Agents
- And many more...

Coverage Available

- Errors & Omissions including Privacy Failure expense
- Commercial General Liability including Employee Benefits coverage
- Cyber/Privacy Breach – First & Third Party - \$50,000 Included, can increase to \$250,000
- Employment Practices Liability, add on premium as low as \$500
- Office Contents including Business Interruption and Crime
- Equipment Breakdown

Features & Benefits

- Able to consider risks with US exposures
- Worldwide territory for Canada-based companies, with suits brought back to Canada/USA
- First dollar defense, deductible does not apply to defense costs for E&O
- Broad definition of employee includes contract employees
- Includes automatic 60 day extended E&O reporting period

Minimum Premium

- Starting at \$500 E&O, \$400 CGL

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