

Management Liability

Directors & Officers

- Side A, B and C
- Employment Practices Liability
- Fiduciary Liability
- Employee Crime
- Additional Side A limit
- Extensions: investigation cost, occupational health & safety, extradition costs and reputational damage

Available Options:

- Primary or Excess Limits
- Policy Written in Canadian or US Currency
- Additional Defense Cost Options

Private Company Liability

Not-for-Profit Liability

Coverage Highlights

- Side A Coverage:
Directors & Officers Liability – up to \$5,000,000 Limit
- Side B Coverage:
Company Indemnification – up to \$5,000,000 Limit
- Side C Coverage:
Company Liability – up to \$5,000,000 Limit
- Employment Practices Liability – up to \$5,000,000 Limit
- Fiduciary Liability – up to \$5,000,000 Limit
- Employee Crime – up to \$2,000,000 Limit
- Broad Definition of Claim includes: Civil Proceeding, written demand for Monetary Damages or Non-monetary Relief, Criminal or Penal Proceeding, Administrative or Regulatory Proceeding, Formal Investigations, Arbitration or Mediation, Pleading, Security Holder Derivative Demand and Service of a Subpoena
- Third Party Employment Practices Liability
- Wage and Hour Coverage
- 90-day Window Post Expiry for Reporting of Claims, or Extended Reporting Period
- 100% defense allocation for covered and uncovered claims
- Additional Side A - Directors & Officers Limit
- Non-rescindable clause
- Full Severability of All Exclusions and Application
- Worldwide coverage

- Side A Coverage:
Directors & Officers Liability – up to \$5,000,000 Limit
- Side B Coverage:
Organizational Indemnification – up to \$5,000,000 Limit
- Side C Coverage:
Organizational Liability – up to \$5,000,000 Limit
- Employment Practices Liability – up to \$5,000,000 Limit
- Definition of Insured persons includes directors, trustees, officers, employees, volunteers or staff members
- Automatic coverage for Not-For-Profit subsidiaries
- Broad Pollution defense for Insured Persons
- Full Severability of All Exclusions and Application
- Worldwide coverage

Professional Liability

Private Company Liability

Not-for-Profit Liability

Target Classes

- Canadian based, Private Companies
- Technology Companies
- Biotech and Pharma Companies
- Healthcare & Medical Clinics
- Contracting and Construction
- Professional Service Firms
- Manufacturers, Wholesalers
- Social Services and Associations
- Traditional and Emerging Risks
- Cannabis

- Canadian based, Not for Profit Organizations
- Research & Academic Associations
- Sports & Recreation Clubs
- Medical Causes
- Charities
- Community Organizations
- Professional Associations

Minimum Deductible and Premium


- Minimum Deductible: \$0
- Minimum Premium: \$1,450

- Minimum Deductible: \$0
- Minimum Premium: \$650

Coverage Extensions

- Outside Directorship
- Investigation Expense Coverage
- Extradition Proceedings
- Civil Fines & Penalties
- Occupational Health & Safety
- Additional Dedicated Limit



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