

MISCELLANEOUS PROFESSIONALS



TARGET CLASSES

- Business Management Consultants
- Photographers
- Bookkeepers / Accountants
- Ecologists
- Training & Education Consultants
- Medical/ Scientific Consultants
- Clinical Data Management
- Event Planners
- Graphic Designers
- Health & Safety Consultants
- Recruitment Consultants
- Employment & Staffing Agencies
- Public Relation Firms
- Forestry, Arboreal and Agricultural Consultants
- Market Research Firms
- Life Coaches
- Ancillary Cannabis Consultants

PRODUCTS OFFERED

E&O

- Full Bodily Injury and Property Damage carve back for professional services
- Third Party Cyber included up to the policy limits
- Breach of Contract
- Worldwide coverage
- General Legal Advice Hotline
- Limits up to: \$5,000,000
- Minimum Deductible: \$0
- Minimum Premium: \$500

D&O

- Side A, B and C
– up to \$5,000,000 limit
- Employment Practices
– up to \$5,000,000 limit
- Fiduciary Liability
– up to \$5,000,000 limit
- Employee Crime
– up to \$2,000,000 limit
- 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

Packaged Coverages Available:

- CGL
- Legal Expense
- Property
- Media and Advertising Liability

First Party Cyber:

- First & Third Party
– up to \$5,000,000 limit
- General Legal Advice Hotline
- Ransomware and Network Extortion
- Business Interruption
- Canadian Anti-Spam Legislation
- Cybercrime (Social Engineering)
– add on



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