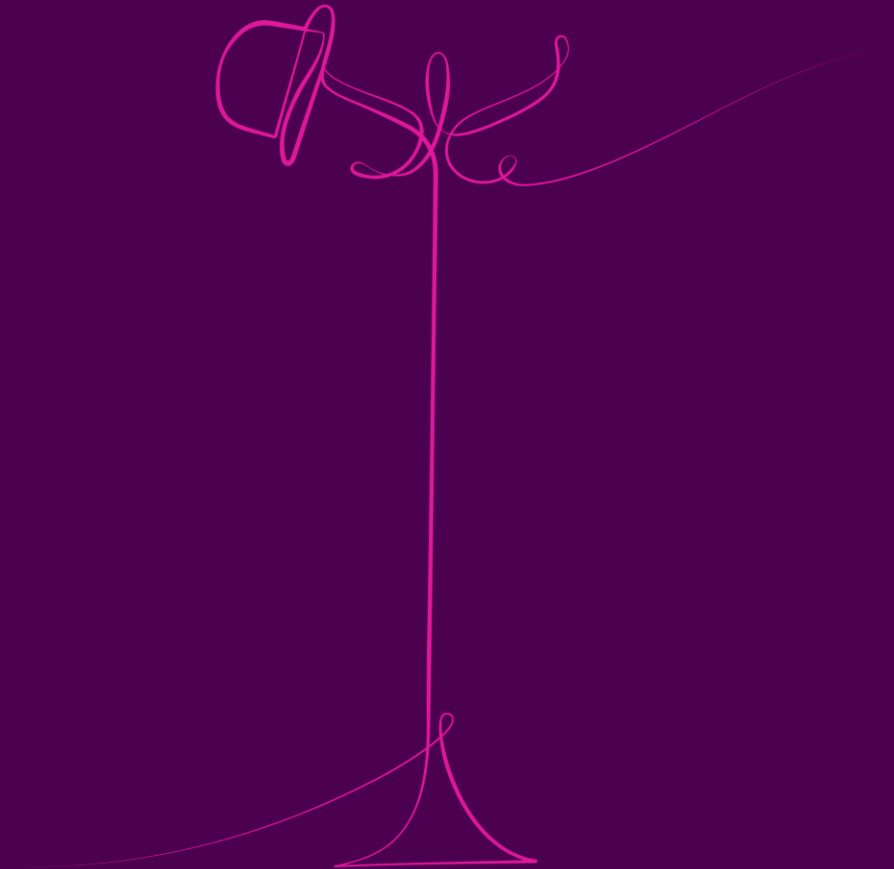


Miscellaneous Errors & Omissions Overview

Protection for small and medium-sized businesses starts with professional liability insurance.



Miscellaneous Errors & Omissions (E&O)

Limit

CAD 10m

Territories covered:

Worldwide coverage for Canada-domiciled companies

What we cover:

- BI/PD arising from professional services
- Copyright coverage available to full policy limit
- Information security & privacy liability (cyber)
- Privacy notification costs
- Regulatory defences and penalties from breach of privacy law
- Personal injury liability



Miscellaneous E&O Coverage Highlights

- Professional liability coverage provides defence expenses in addition to limit for claims brought in Canada
- Deductible does not apply to defence costs for professional liability claims brought in Canada
- Broad definition of insured to include subsidiaries and spousal, temporary, leased, seasonal and former employees.
- Innocent insured coverage including defence until final adjudication
- Regulatory and administrative actions reimbursement
- Disciplinary proceedings reimbursement
- Pre-claim costs reimbursement
- Expense reimbursement
- Right and duty to defend
- Extended reporting period available
- Excess of other insurance
- Automatic coverage for newly acquired companies - 60 days
- Innocent abuse coverage available



Misc. E&O appetite

- Risks under CAD 100m in revenue
- We can consider primary or excess policies
- We can consider a package policy to include CGL and Property
- We can work with equivalent competitor applications. We are committed to finding a solution for your clients.



Disclaimer

The descriptions contained in this brochure are for preliminary informational purposes only and does not constitute an insurance policy anywhere in Canada. The coverages described are underwritten by underwriters at Lloyd's of London issued through Beazley Canada Limited and may be unavailable or vary depending on applicable jurisdictional requirements. The exact coverage afforded by the product(s) described in this brochure are subject to and governed by the terms and conditions of each policy as issued. The publication and dissemination of the information contained herein is not intended as a solicitation, negotiation, offer or advice relative to the purchase or sale of insurance on any Canadian risk, and more particularly is not a solicitation, negotiation, offer or advice for the purchase or sale of insurance in Nunavut or Northwest Territories. BZDG037.