

WHY SHOULD I PURCHASE LIABILITY INSURANCE THROUGH THE ADRIC SPONSORED INSURANCE PROGRAM?

Marsh Canada has worked on behalf of the ADR Institute of Canada to obtain coverage underwritten by Certain Underwriters at Lloyd's of London specifically tailored for professionals in the alternative dispute resolution field. Professional Liability, Cyber Liability, Property, and Commercial General Liability insurance coverages are available at special rates to members of the ADR Institute of Canada. In addition, Professional Liability discounts (offered by the program insurer) have been arranged for members who have completed the ADRIO Ethics course (10% for 3 years), members with a Chartered designation (10%), and members with a Qualified designation (5%) subject to a maximum discount of 15%.

WHAT DOES PROFESSIONAL LIABILITY INSURANCE MEAN?

Also known as malpractice coverage or Errors and Omissions (E&O) coverage, Professional Liability insurance covers defence costs and damages for liability arising from the rendering of or failure to render alternative dispute resolution services.

NOTE: Policy extends coverage for teaching mediation and arbitration (ADR) courses to students and other practitioners.

DO I NEED COMMERCIAL GENERAL LIABILITY INSURANCE?

It is strongly recommended that you complement your Professional Liability Insurance Policy with Commercial General Liability. This covers liability for property damage and/or bodily injury arising out of your business operations.

HOW DO I APPLY FOR COVERAGE?

Simply complete and submit the application form which is available at www.marsh.ca/adr. Should you have any questions or require our assistance while completing your application, please call a Marsh Canada Limited licensed insurance broker at 1 888 711 9010.



ABOUT MARSH

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Policy Year 2016–2017

ADRIC SPONSORED PROFESSIONAL LIABILITY INSURANCE PROGRAM



SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.

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AN EXCLUSIVE OFFER
AVAILABLE TO MEMBERS OF:



ADR Institute of Canada
Institut d'arbitrage et de
médiation du Canada ^{TM/MC}

LIMIT AND DEDUCTIBLE OPTIONS

PROFESSIONAL LIABILITY AND TEACHING ADR COURSES INSURANCE

	PROFESSIONAL LIABILITY DEDUCTIBLES	TEACHING COURSES DEDUCTIBLES
\$1,000,000 Limit Per Claim/\$2,000,000 Aggregate	\$500	\$500
\$2,000,000 Limit Per Claim/\$4,000,000 Aggregate	\$500	\$500
\$3,000,000 Limit Per Claim/\$6,000,000 Aggregate	\$500	\$500
\$1,000,000 Limit Per Claim/\$2,000,000 Aggregate	\$1,000	\$500
\$2,000,000 Limit Per Claim/\$4,000,000 Aggregate	\$1,000	\$500
\$3,000,000 Limit Per Claim/\$6,000,000 Aggregate	\$1,000	\$500
\$5,000,000 Limit Per Claim/\$5,000,000 Aggregate	\$500 and \$1,000	\$500

CYBER LIABILITY INSURANCE - SUBLIMIT: \$25,000, DEDUCTIBLE: \$500

PROPERTY INSURANCE - LIMIT: \$25,000 PER OCCURENCE, DEDUCTIBLE: \$500

POLICY SHARED AGGREGATE LIMIT FOR ALL POLICYHOLDERS OF \$15 MILLION ANNUALLY

The Professional Liability Insurance policy includes the following extensions of coverage:

- **Legal Expense Reimbursement \$25,000 per claim** - Offers reimbursement of legal expenses if a complaint is made against you and you are required to defend yourself in front of a disciplinary committee.
- **Criminal Reimbursement Actual Cost Incurred** - Provides reimbursement for legal expenses incurred if you are brought into a suit for a criminal offense and were found not guilty.
- **Extended Reporting Period** - If you leave the profession, you have the option of purchasing an extended reporting period for 75% of the premium for the first year and 50% each and every year thereafter.

COMMERCIAL GENERAL LIABILITY INSURANCE

LIMITS/TENANTS LEGAL LIABILITY/ STANDARD NON-OWNED AUTO

	DEDUCTIBLES
\$1,000,000 Limit Per Occurrence TLL: 500,000/NOA: \$1,000,000	\$500
\$2,000,000 Limit Per Occurrence TLL: 500,000/NOA: \$1,000,000	\$500
\$3,000,000 Limit Per Occurrence TLL: 500,000/NOA: \$1,000,000	\$500
\$2,000,000 Limit Per Occurrence TLL: 1,000,000/NOA: \$2,000,000	\$500
\$3,000,000 Limit Per Occurrence TLL: 1,000,000/NOA: \$2,000,000	\$500

THE INFORMATION PROVIDED ABOVE IS ONLY A GENERAL OUTLINE OF COVERAGES AVAILABLE. FOR EXACT TERMS, DEFINITIONS, LIMITATIONS, AND EXCLUSIONS, PLEASE SPEAK WITH YOUR LICENSED MARSH CANADA BROKER, OR REFER TO THE POLICY WORDING.

FOR YOUR PERSONALIZED QUOTATION, VISIT OUR APPLICATION WEBSITE AT WWW.MARSH.CA/ADR

WHICH ADR PRACTICES ARE COVERED?

Coverage includes Arbitration, Mediation and other Alternative Dispute Resolution (ADR) services, subject to policy terms and conditions, including:

- Negotiation
- Mediation
- Arbitration
- Group Facilitation
- Facilitation
- Conferencing
- Group Needs Assessment (GNA)
- Group Intervention (GI)
- Conflict Coaching
- Executive Coaching
- Early Neutral Evaluation
- Executive Mini Trial
- Judicial Mini Trial
- Collaborative Law
- Parenting Coordination (Med/Arb)
- ADR Consultations
- Pre-ADR Processes (assisting the parties to select an appropriate ADR process)
- Ombudsman
- Judicial Dispute Resolution (JDR)
- Selection and Hiring of ADR Practitioners
- Training / Instruction / Coaching of ADR Practitioners and Members
- Training / Instruction / Coaching in the Workplace or Family
- ADR Systems Design / Implementation and/or Management
- Workplace Assessments
- Workplace Investigations
- Restorative Practices / Restorative Justice
- Circles