



## RSA Miscellaneous E&O Insurance Form 60000 (claims made)

### Policy Highlights:

- Cover for pure Financial loss **and** BI/PD arising out of failure to render professional services
- Defense/Supplementary payments are in addition to the limit of liability
- Our territory includes Canada **and** U.S. (incidental) - we can entertain 15% or less of services in the U.S. provided the risk fits within our appetite
- There is **no** mental anguish exclusion
- There is **no** care, custody & control exclusion
- Name insured includes any present or former partner, executive officer, director, stockholder, employee or in the event of their death, incompetency, insolvency or bankruptcy, their estate or appointed legal representative while acting in the scope of their duties as such.
- We offer a 15 day automatic extension and one year **optional** extended reporting period if the client no longer requires their E&O policy but requests coverage for any claims which may be made against them during the period of 12 months, after the date of such termination of the policy. **But** only with respect to any error, omission or negligent act committed prior to the effective date of termination of this form. 75% if the total annual E&O premium will apply.
- We can offer to up \$10MM in capacity

### Optional Coverage's include:

- Retroactive coverage prior to original policy inception
- Legal Defense cost extension for coroner's request, disciplinary matters and criminal acts
- Definition of Insured extension available to include volunteers or subcontractors
- Libel/Slander Extension (only available on certain classes) with sub-limit
- Fraudulent Acts Coverage – available for Travel Agents in Alberta and Manitoba

Please note: Coverage is subject to the policy wording including its terms, conditions and exclusions.