

# PROFESSIONAL LIABILITY

## Product fact sheet



**PREMIER**  **canada**

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### ACCOUNTANTS

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#### Target Risks

- All types of Accountants – Chartered Accountants, CMA's, CGA's in Ontario, BC, Alberta, Manitoba, Saskatchewan, PEI, Newfoundland and Nova Scotia

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#### Coverage Available

- Errors & Omissions
- Commercial General Liability including Employee Benefits
- Office Property Package

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#### Features & Benefits

- First dollar defense, deductible does not apply to defense costs for E&O
- Limits up to \$5,000,000 E&O and \$5,000,000 CGL
- E&O coverage is Costs in Addition basis and includes:
  - Trust Fund Management \$25,000 Sublimit
  - Civil Penalty Coverage \$100,000 per claim
  - Directors & Officers Liability – Outside Non Profit included
  - Automatic 60 day extended E&O reporting period
  - Disciplinary Proceedings Reimbursement - \$15,000 Sublimit
  - Loss of Documents - \$25,000 Sublimit
  - Libel, Slander or Defamation - \$50,000 Sublimit
  - Privacy Failure Expense - \$25,000 Sublimit
  - Occupational Health & Safety - \$15,000 Sublimit

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#### Minimum Premium

- \$650 E&O
- \$400 CGL

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#### Why Premier?

- An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none
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