

Your “Premier”  
choice for...

## Professional Liability



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### LIFE AGENTS

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#### Target Risks

- Life Agents in Ontario, BC, Alberta, Manitoba, Saskatchewan and Atlantic Provinces.

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#### Coverage Available

- Errors & Omissions coverage

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#### Features & Benefits

- No Association Fees required
- No minimum sales volume required
- Defense costs coverage in addition to policy limit
- First dollar defense, deductible does not apply to defense costs for E&O
- Limits up to \$5,000,000
- Includes automatic 60 day extended E&O reporting period
- Dishonest & Criminal Acts committed without employers knowledge cover
- Disciplinary Proceedings Reimbursement Coverage
- Occupational Health and Safety Coverage

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#### Minimum Premium

- Starting at \$475 E&O

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#### Obtain an “Instant Quote” and “Issue Policy” right from your desktop

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QUOTE → POLICY ISSUE

Real-time quotes & instant policy documents in less than 5 minutes

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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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#### Application and Contact Information

[Download application now](#)

[Contact an Underwriter now](#)

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## Claims Examples – Life Agents

The Life Agents policy provides essential insurance coverage for an industry that faces greater risks than ever before. Below are a few examples that will demonstrate how valuable this coverage is.

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### **Misrepresented health condition**

A client's out of country medical expenses were denied by the carrier based on a pre-existing condition and because material facts about the client's health were misrepresented. An action against insured ensued with an allegation that the policy application and policy language was not reviewed in detail with the client.

If this insured had a life agent E&O policy, there may have been coverage for this claim. \*

### **Insured is sued for not advising the coverage and exclusion**

A client's disability benefits were paid for a period of 6 weeks and disability benefits thereafter were denied as the injury sustained by the client did not meet the threshold of the disability definition in the policy. An action against the insured ensued with the allegation that the client was not advised on the coverage and exclusions of the policy.

If this insured had a life agent E&O policy, there may have been coverage for this claim. \*

### **Coverage misrepresentation**

A client enrolled in top up benefit coverage over and above existing coverage that the client already had in place. The client mistakenly believed that the top up coverage was primary and thereafter cancelled his existing primary coverage. An action against the insured ensued with the allegation that the insured represented that the client was purchasing was primary coverage.

If this insured had a life agent E&O policy, there may have been coverage for this claim. \*