



Errors and Omissions

Liability Insurance Program exclusive to:

Members of the

Canadian Independent Adjusters' Association



Offered To You By:

Aon Reed Stenhouse Inc.

710-1525 Carling Avenue,

Ottawa, ON K1Z 8R9

1.800.267.9364

613.722.7070

Fax: 613.722.2570

Email: group.programs@aon.ca

Aon Reed Stenhouse Inc. (Aon) has been selected by the Canadian Independent Adjusters' Association (CIAA) as the recommended insurance broker to offer a competitive Errors & Omissions (E&O) Liability insurance program exclusive to its members.

The CIAA Insurance Program

Lloyd's of London in conjunction with Aon has developed an E&O Liability insurance program exclusive to members of CIAA. CIAA members will receive favorable insurance rates and broad coverage designed to meet the needs of adjusters across Canada. Our partnership provides stability and expertise truly necessary to effectively deal with the E&O Liability insurance challenges faced by CIAA members.

Coverage Highlights

- Employees working for a member are automatically covered
- First dollar defense costs
- 12 month extended reporting period available
- Coverage not subject to a retroactive date provided a minimum of five years prior continuous, uninterrupted coverage (not applicable to newly licensed adjusters/firms)
- U.S. exposure included provided U.S. exposure is less than 10% of total annual revenue
- Marine Surveys are excluded.

Limits of Coverage Available:

| Option 1 | | |
|-----------------------|----------------|--------------------------|
| • Limit per incident: | \$1,000,000.00 | <input type="checkbox"/> |
| • Annual Aggregate: | \$2,000,000.00 | |
| | | |
| Option 2 | | |
| • Limit per incident: | \$2,000,000.00 | <input type="checkbox"/> |
| • Annual Aggregate: | \$4,000,000.00 | |
| | | |
| Option 3 | | |
| • Limit per incident: | \$5,000,000.00 | <input type="checkbox"/> |
| • Annual Aggregate: | \$5,000,000.00 | |

How do I apply for coverage?

In order to obtain a quotation, an application is required. The application is specific to CIAA members. To obtain an application:

- Call Aon at 1.800.267.9364
- Email: group.programs@aon.ca
- Fax Aon at: 613.722.2570
- Or download an application at www.ciaa-adjusters.ca.

Adequacy of Protection

Adequacy of protection is a critical issue, particularly in the area of E&O Liability insurance. Whether an adjuster is determining a reserve amount, confirming insurance coverage, or dealing with a difficult client, E&O Liability insurance is there to respond when your professional exposure is at stake.

Aon Reed Stenhouse Inc.

Aon Reed Stenhouse Inc. is a Canadian arm of the global Aon family. Aon Reed Stenhouse Inc. is Canada's oldest insurance broker and a leader in the insurance field since its beginnings more than a century ago.

Today, Aon Reed Stenhouse Inc. has 27 offices across Canada.

The CIAA insurance program will be serviced through Aon's Ottawa office, which includes a unit that is dedicated solely to large insurance programs.

Contact information:

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