

Liability Insurance Program
Sponsored by the
**AGRICULTURAL INSTITUTE
OF CANADA**



This brochure is of a general nature. Please refer to the policy for detailed coverage information.

Professional Liability

General Liability

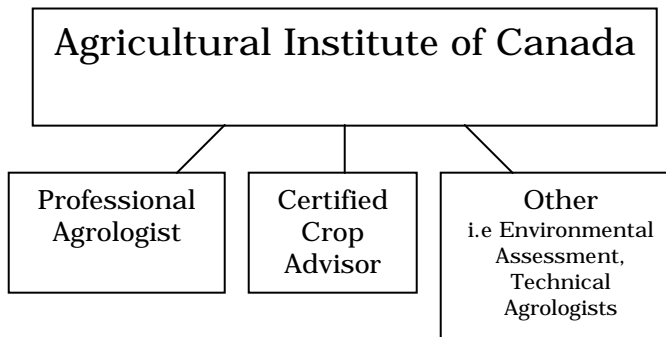
Offered To You By:

Aon Reed Stenhouse Inc.
710-1525 Carling Avenue
Ottawa, ON K1Z 8R9
1-800-267-9364
Fax: (613) 722-2570

Email: group.programs@aon.ca
Bilingual



Membership Benefits



Professional Agrologist	Annual Premium
Professional Liability \$1,000,000 Per Claim/ \$2,000,000 Aggregate \$1,000 Deductible	\$1,540
Professional Liability \$2,000,000 Per Claim/ \$4,000,000 Aggregate \$1,000 Deductible	\$2,075
Commercial General Liability \$1,000,000 Each Occurrence/ \$1,000,000 Aggregate \$500 Deductible	\$570
Commercial General Liability \$2,000,000 Each Occurrence/ \$2,000,000 Aggregate \$500 Deductible	\$760

Certified Crop Advisor	Annual Premium
Professional Liability \$1,000,000 Per Claim/ \$2,000,000 Aggregate \$1,000 Deductible	\$1,380
Professional Liability \$2,000,000 Per Claim/ \$4,000,000 Aggregate \$1,000 Deductible	\$1,854
Commercial General Liability \$1,000,000 Each Occurrence/ \$1,000,000 Aggregate \$500 Deductible	\$570
Commercial General Liability \$2,000,000 Each Occurrence/ \$2,000,000 Aggregate \$500 Deductible	\$760

Other	To be quoted individually

- Program Expiry: March 1st
- Subject to fully retained premiums
- Subject to quarterly pro-rated premium calculation

Eligibility to Participate in the Insurance Program

- Must remain a member in good standing with the Agricultural Institute of Canada. For membership information, please visit www.aic.ca and look for the *Join Now* icon.

Procedures to Purchase Insurance Coverage

- All inquiries are to be directed to Aon Reed Stenhouse @ 1-800-267-9364, Fax: 613-722-2570, e-mail: group.programs@aon.ca.
- All applicants must submit a completed application along with payment in full to Aon Reed Stenhouse. Payments may be made by cheque, Visa or MasterCard. Applications are available through Aon Reed Stenhouse and the AIC website at www.aic.ca.

Clarification of Insurance Terms

Professional Liability

Protects you against liability/allegations for damages resulting from a negligent act, error, omission or malpractice arising out of your profession. Note: Civil cases only; no coverage provided if you are criminally charged.

Professional Liability Claims Made Policy

Coverage trigger is the date when the claim is brought forward. The policy in place at that time responds.

Retroactive Date

When the policy is Claims Made, the policy will respond to claims that are brought forward during the policy period if the incident occurred after the retroactive date.

Commercial General Liability

Covers your legal liability to a third party imposed by law for bodily injury and/or property damage arising from your premises or business operations. This policy is not available on a mono-line basis therefore you must purchase the Professional Liability insurance in order to qualify.

Commercial General Liability Occurrence Policy

Coverage trigger is the date when the bodily injury or property damage incident took place. The policy in place at that time responds.

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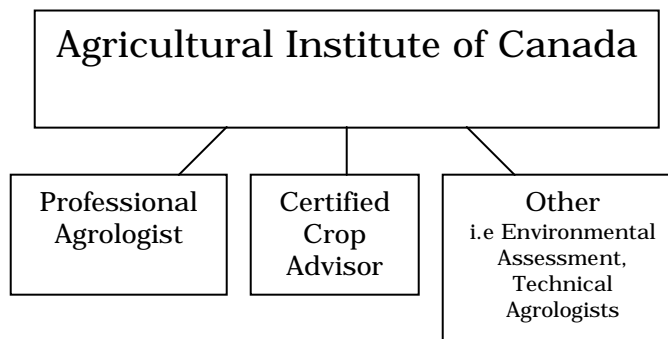
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Certified Crop Advisor	Annual Premium
Professional Liability \$1,000,000 Per Claim/ \$2,000,000 Aggregate \$1,000 Deductible	\$1,380
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