

Professional Liability Insurance Program

Program exclusive to members of the Agricultural Institute of Canada (AIC)



Did you know...

The professional liability insurance coverage is on a claims made basis. This means that the policy will respond to a claim only if the policy is in place when the claim is reported as opposed to when the incident occurred.

Professional Liability

Protects you against liability and/or allegation for damages resulting from a negligent act, error or omission arising from your profession as a Professional Agrologist or Certified Crop Advisor, and within your scope of practice.

Legal Defence Expenses

Offers reimbursement for legal expenses incurred should a complaint be made against you and you are required to defend yourself in front of a disciplinary committee.

Criminal Defence Reimbursement Endorsement

Offers reimbursement for legal expenses incurred should you be brought into a lawsuit for a criminal offense related to your professional practice, but only if found not guilty and only for litigation brought forward in Canada.

Commercial General Liability

Protects you against liability for injury and/or property damage that you may cause to another person resulting from your business operations or business premises.

Extended Discovery Period

If you are retiring, you can purchase an extended 1-year Discovery Period. This is added protection should a loss be reported from an incident that occurred during the period that you were practicing as a professional agrologist or certified crop advisor.

Coverage	Annual Premium
Professional Agrologist	
Professional Liability	
\$1,000,000 per claim/\$2,000,000 aggregate \$1,000 deductible	\$1,465
\$2,000,000 per claim/\$4,000,000 aggregate \$1,000 deductible	\$1,970
Commercial General Liability	
\$1,000,000 each occurrence/\$1,000,000 aggregate \$500 deductible	\$570
\$2,000,000 each occurrence/\$2,000,000 aggregate \$500 deductible	\$760
Certified Crop Advisor	
Professional Liability	
\$1,000,000 per claim/\$2,000,000 aggregate \$1,000 deductible	\$1,311
\$2,000,000 per claim/\$4,000,000 aggregate \$1,000 deductible	\$1,760
Commercial General Liability	
\$1,000,000 each occurrence/\$1,000,000 aggregate \$500 deductible	\$570
\$2,000,000 each occurrence/\$2,000,000 aggregate \$500 deductible	\$760

Please note: All premiums quoted are subject to the applicable provincial sales tax.

Includes:

Legal Expense Reimbursement	\$25,000
Criminal Defence Cost Reimbursement	\$100,000
Loss of Earnings due to Trial	\$500 per day

Claims Reporting Procedures

Once you are aware of an actual or potential claim, you must report it to Aon immediately. Please refrain from making any written or oral statements, unless the Insurer advises you to do so. Please do not offer to compensate a complainant or admit liability, as such actions could interfere legally in the Insurer's managing of the claim. To report a claim, please call Aon at 1.866.488.3521.

Coverage you understand sponsored by an association you trust...

The AIC insurance program is tailored to meet your needs and looks out for your best interests first. The coverage is not restricted to your place of employment, and is national in scope.

For more information, please contact:

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This information is a summary of the coverage contained in the formal policy and is subject to the Insurer's wording. Members are strongly advised to familiarize themselves with the policy which can be obtained from Aon or AIC.

