

Professional Liability Insurance Program

Professional and General Liability Insurance Program Exclusive to IDC Members

The IDC liability program gives you MORE value. Being the largest program in Canada means the group buying power of designers in Canada provides the best combination of rates, coverage and effective claims handling.

Professional Liability

- ▶ Protects you against liability/allegations for damages resulting from a negligent act, error or omission arising out of your profession.
- ▶ Coverage is on a "claims made" basis, which means the policy must be in place at the time a claim is reported. If an occurrence takes place that may give rise to a claim, it is imperative that you report to your broker immediately.
- ▶ The policy includes exclusions that we recommend you familiarize yourself with.

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 automatically included for those insured in the individual program.

- ▶ **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.

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.



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Value-Added Coverage Extensions

- ▶ **Defense Cost** coverage will pay all the reasonable expense during the investigation or defense of a claim. These payments are in excess of the limit of liability.
- ▶ **Loss of Earnings** incurred by you at the request of the Insurer during the investigation or defense of claim. Maximum \$250.00 per day, total maximum payment of \$2500.00
- ▶ **Disciplinary Defense Coverage** expenses reasonably incurred by you while under investigation or called upon before a disciplinary committee, maximum \$10,000.00 payment.
- ▶ **Retirement, Death, Disability and Cessation of business** up to 5 years coverage. Includes maternity leaves. You can return to regular E&O liability insurance program if they return to work.
- ▶ **Arbitration** allows you to select arbitrator in the event of dispute with Insurer related to the policy.
- ▶ **Retroactive** to the date you became a member of IDC, to a maximum of 5 years. Subject to continuous coverage being in place.

Eligibility to Participate in the Insurance Program

- ▶ Must remain a member in good standing with the Interior Designers of Canada. For membership information, please visit interdesigncanada.org

Optional Coverage

- ▶ Office coverage for your business property including computers, samples, documents, etc.

Expiry

- ▶ Program expires Nov 1 09
- ▶ Subject to fully retained premiums
- ▶ Subject to quarterly pro-rated premium calculation

Claims Reporting Procedures

Claims, actual or potential, must be reported by a member to your broker immediately after being made aware of a possible claim. No written or oral statement should ever be made, except upon advice of the Insurer.

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Claims Reporting Procedures (cont'd)

A member should never offer compensation to a client nor admit liability, as this could interfere legally with the Insurer's handling of the claim. To report a claim, please call your insurance broker.

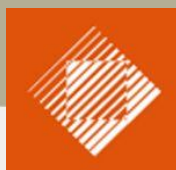
Please note:

This brochure is a summary of the coverage contained in the formal master policy and is subject to the Insurer's policy wordings. Members are strongly advised to familiarize themselves with the master policy, which can be obtained through your broker.

Procedures to Purchase Insurance Coverage

- ▶ All inquiries are to be directed to the IDC broker for your location.

Exclusive to the members of:
**The Interior Designers
Of Canada**



For further information, please contact:

In Ontario, British Columbia & Alberta
Mumby Insurance Brokers Inc.

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In Saskatchewan & Manitoba

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181 Herring Cove Rd.

Halifax, N.S.

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Tel: (902) 477-2511

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For the rest of Canada, please
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