



LIU Miscellaneous Professional Liability Insurance

Professional Liability / Errors & Omissions Insurance

Today's business professionals are held to a higher standards of accountability by sophisticated clients. Escalating claims expenses, judgments and awards make Professional Liability / Errors & Omissions coverage a necessity in today's business world.

LIU is a leading market in Miscellaneous Professional Liability coverage. Our products are custom-tailored to suit the needs of small to large companies, partnerships, practice groups and trade associations.

Why Choose LIU?

- Limit(s) of Liability available up to \$25,000,000 CAD/USD
- Competitive minimum premiums and deductibles
- Broad variety of professionals and classes of business
- Coverage solutions tailored to meet the individual needs of each Insured
- Dedicated and bilingual underwriting team and claims professionals
- Liberty Mutual Insurance Company is A.M. Best 'A' Rated (Excellent)*

* For the latest ratings, access www.ambest.com

Contact us

Please contact our office or visit our website at www.liucanada.com to learn more about our people and products.

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Policy Highlights

- Reimbursement of reasonable lawyer fees in response to Disciplinary Proceedings – \$25,000 (no deductible)
- Pre-Claims Assistance coverage (no deductible)
- Custom tailored definition of Professional Services
- Broad definition of Claim (includes non-monetary relief, civil proceeding, arbitration, mediation, alternative dispute resolution)
- Damages include punitive, exemplary and multiple portion of any multiple damages award, where insurable by law (most favourable jurisdiction)
- Softened Bodily Injury / Property Damage Exclusion ("for" wording vs. absolute exclusion)
- No personal injury Exclusion
- Mediation Credit of 50% of the Insured's Deductible up to a maximum of \$25,000
- Insured vs. Insured exclusion carve-back for Professional Services offered to an employee in a Professional / Client relationship
- 60 day automatic Extended Reporting Period
- Softened Hammer Clause (50% / 50%)
- Waiver of Subrogation where prior written agreement has been made between the Insured and their client to waive such rights
- Full Worldwide coverage territory
- Non-Cancellable by LIU, except for non-payment of premium



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This literature is a summary only and does not include all terms, conditions, or exclusions of the coverage described. Please refer to the actual policy language for complete details of coverage and exclusions.

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100172CA 05/2017