

INfact

Why HUB?

Key benefits of your association's professional liability program.



Your professional association has one of the best Professional Liability (E&O) insurance programs for its members. Backed by Victor Insurance Managers Inc. (formerly ENCON Group Inc.), one of the top insurance carriers in Canada, you have access to excellent coverage and claims services, including:

Exceptional Coverage & Limits

- Employment Practices Liability - \$250,000
- Legal Expenses for Defense of Professional Liability Claims - unlimited
- Cyber Notification & Remediation - \$250,000
- Legal Expenses for Professional Disciplinary Hearings - \$100,000
- Directors' & Officers' Liability - \$50,000
- Crisis Management Expenses - \$10,000
- Lost Documents - \$5,000
- Legal Expense Insurance - unlimited telephone advice, coverage for legal fees, and more
- Lost Income - when you're required to attend trial or pretrial matters for a claim
- Worldwide Coverage - full coverage for claims or lawsuits
- No Deductible - when no damages are paid or awarded to the claimant
- No E&O Pollution Exclusion - commonly excluded from most other E&O policies
- Forest Fire Fighting Expenses - included in Commercial General Liability to \$1M

Coverage in Minutes

- Applying is easy. Visit www.hubprofessional.com 24 hours a day, 7 days a week.
- Certificates of Insurance, when required by your client(s), are issued within 24 hours of being requested.

No Retroactive Date

- All prior work done would be covered by the policy once put in place.
- Work for a former employer would not be included, as your employer is responsible for your work while under their employ.

Cessation of Business & Retirement Coverage

- Future coverage for past work is automatically included if you meet the qualifications.
- Under most policies, once an E&O or Professional Liability policy is cancelled, coverage ceases as if it were never in place.

Coverage Options for Drones & Cyber

- Affordable options for unmanned aircraft, and a variety of cyber risks.

Have questions about these benefits or other aspects of your policy? Contact us at the phone number or email below, and we'll be happy to assist.

Jordan Fellner, Account Executive

T: 604.269.1888 **TF:** 800.606.9969

www.hubprofessional.com



** Coverages and limits noted above may change, and are subject to policy wordings, conditions, exclusions, and limitations.*