

# LEGAL EXPENSE INSURANCE BROKER KIT

*from*



*Coverage for:*

Small Businesses

Religious Institutions

Physicians & Surgeons

Dentists

Regulated Healthcare Professionals

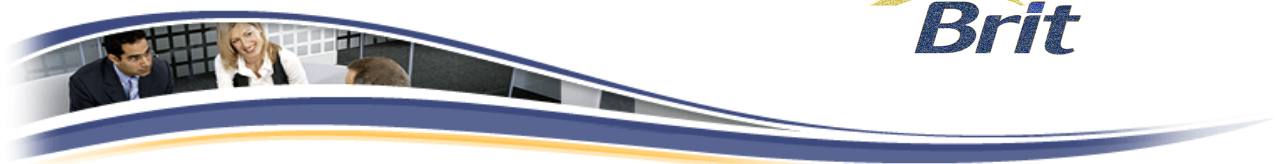
Principals & Vice-Principals

Directors & Supervisory Officers (Education)

Aircrew

& any other identified LEI risks

ALL PRODUCTS UNDERWRITTEN BY



Policy information effective at April 1, 2011 and subject to change

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# ACCESS TO JUSTICE IN CANADA



## HELPING YOU TO MEET THE GROWING LEGAL NEEDS OF YOUR CLIENTS



**SIMMLANDS** Insurance Services Ltd. has been a leading provider of an insurance product for Golf Clubs (ClubPac) since 1989. Our current program is spread across all provinces in Canada and our business is supported by over 200 independent insurance brokers.

In the past 18 months Simmlands has evolved into a niche supplier of a variety of insurance products ranging from Management Shield to Destination Risks to Aviation General Liability etc. Simmlands, working closely with the business partners listed below, has also become a specialist provider of Legal Expense Insurance (LEI) products (see page 3)



**CAN-UK** Underwriting Services Ltd., a Canadian company specializing solely in the development of Legal Expense Insurance products (LEI) and services in Canada. This company reviews all Canadian LEI applications on behalf of the underwriter.



**STERLON** Underwriting Managers Ltd., a Canadian company, is a licensed loss adjusting firm dealing specifically with LEI claims on behalf of underwriters. It also manages the provision of the Telephone Legal Advisory Service to all insureds and maintains a Panel of Law Firms across Canada who provide service to insureds.



**Brit Insurance** has been able to bring a variety of new Legal Expense Insurance (LEI) products into Canada by working collaboratively with CAN-UK and STERLON (see page 4).

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**John Barclay**  
President

John joined Simmlands in July of 2009 with the objective of expanding the company's platform beyond the original suite of products that have earned Simmlands the name of premiere insurance supplier for the Canadian golf industry.

Prior to joining Simmlands, John spent 14 years at Marsh Canada. His most recent role was to drive operational excellence efficiency and to develop alternative distribution channels and products within Consumer Operations. The unit comprised of: Commercial Programs, Group Home & Auto Programs, and VIP Personal Lines, each involving the delivery of products and services through multiple distribution channels.

During his time at Marsh, John held various national leadership roles, which encompassed Research, Product Development & Distribution, Wholesale Underwriting, National Programs, and executing a series of acquisitions and dispositions for the company. Prior to his national roles, John had the opportunity to manage the following operations at Marsh in Toronto: HealthSpectrum Practice, Religious Institutions Practice, Automobile Dealers and Professional Liability Program business segments.

Prior to joining Marsh, John served as risk manager to a large professional association with staff responsibility for all member and corporate insurance programs.

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**Neil McRuer**  
Vice President

Neil joined Simmlands in July of 2010 with the objective of developing and distributing Healthcare Professional Liability products. Prior to joining Simmlands, Neil was Manager, Hospital Risk Services at a leading Canadian Managing General Agent, where he underwrote complex medical malpractice risks. In collaboration with underwriters at Lloyds, he developed and brought to the Canadian market a number of innovative casualty products for Hospitals, Surgical Facilities, International Medical Students, Provincial Medical Associations, and Air Ambulance providers.

Prior to this, Neil was a Senior Vice President and the Practice Leader for the Healthcare and Life Sciences Practice at a national broker. In this role Neil was responsible for: i) design of client tailored domestic and international insurance programs, and ii) insurance market relationships specific to healthcare and life sciences industry segment.

Neil's industry experience includes 13 years in the insurance industry and 6 years in the pharmaceutical industry. He has been an active leader interpreting the unique and changing exposures of the healthcare and life science sectors within the insurance industry. This involvement has included product innovations and placement strategies for both domestic and global client insurance programs. Neil attended the University of Guelph graduating with a Bachelor of Science degree in Biological Sciences.

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**Mike McDermott**  
Senior Production Underwriter

Prior to joining Simmlands, Michael spent over 8 years at Marsh Canada. His most recent role was New Commercial Product Development within Consumer Operations. During his tenure at Marsh, Michael held various roles involving Insurance Program Management for Clients and was a Risk Placement Specialist for both Risk Management & Insurance Programs.

Prior to joining Marsh, Michael spent 18 years with various insurance companies, both in Canada & United Kingdom in various underwriting capacities, handling risks that ranged from smaller enterprises to complex organizations with multi-line insurance portfolios. These involved specialty risks that required coverages such as medical malpractice, commercial general liability, umbrella liability, and personal accident.

During his time at Simmlands, Michael has launched and manages several lines of coverage, including the Management Shield, Contingency, Destination Risks suite of products.

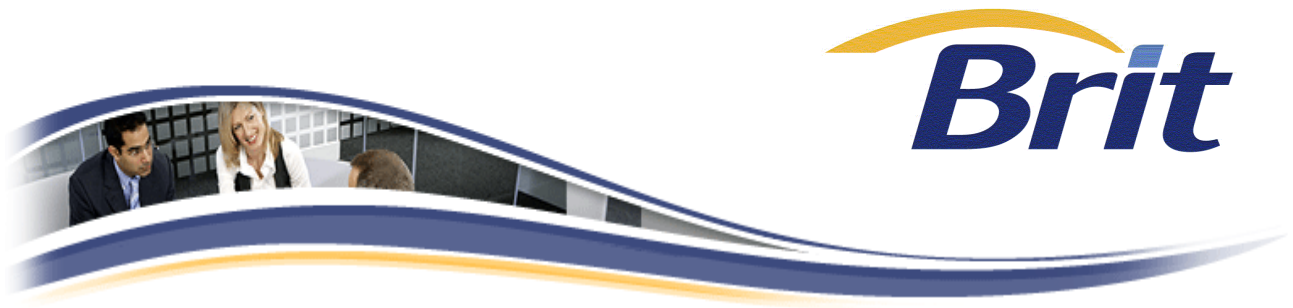
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**Janet Saunders**  
Lead Underwriter

Janet joined Simmlands Insurance Services Limited in September 2010 as Lead Underwriter, Professional Indemnity.

Prior to starting at Simmlands, Janet worked with Marsh Canada for 11 years, starting out as Manager, Healthcare Institutions and Professional Liability programs, and later obtaining her Senior Vice President title as the Head of the Hospital/Healthcare team within the Toronto healthcare and Life Sciences Practice. At Marsh, she was the Client Executive for Teaching and Academic Hospitals with a particular focus on sophisticated professional liability risk transfer products and risk management advice related to contractual agreements.

Her career began in Montreal where she worked for 13 years for the international insurance broker Minet. She worked within the International Client Management team on the big eight worldwide accounting firms and other Canadian and US based accounting firms, managing their Professional Liability Insurance coverage, which included work on captives and finite-risk schemes. During this period she was seconded to London to work at Minet's UK headquarters.



Brit Syndicate 2987, at Lloyd's of London, is part of Brit Insurance Holdings Ltd. Brit offers a wealth of Legal Expense Insurance (LEI) expertise and has a team dedicated to all aspects of this discipline of insurance.

The Team is well placed to create innovative solutions for clients. We have the flexibility to underwrite a wide range of legal expenses risks and plans and we have extended this business into Canada during the past few years.

Legal Expense Insurance (LEI) provides access to legal advice and cover for the legal costs of pursuing or defending certain classes of legal action. It is available to both individuals and companies.

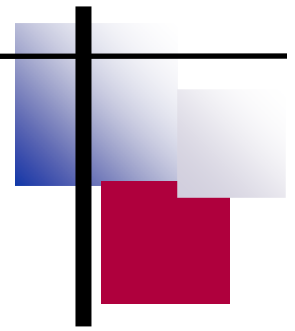
Legal Expense Insurance (LEI) provides affordable coverage for the legal fees and expenses incurred by a lawyer for specified matters. These matters are defined as fortuitous events, or events that are not anticipated. Such events include employment disputes, disciplinary proceedings, Human Rights complaints, contract disputes, personal injury claims and criminal charges. These matters are not generally covered by other insurance products such as professional liability/malpractice insurance or commercial liability insurance.

We offer unique products tailored to our clients' needs. In summary we can provide:

- Leading expertise in the field of Legal Expenses Insurance
- First class security through Brit Insurance Lloyd's Syndicate 2987
- Business and Professional products
- Canada wide coverage
- A flexible and open-minded approach to risk protection
- Telephone Legal Advisory Service

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# LEGAL EXPENSE INSURANCE PRODUCTS IN CANADA



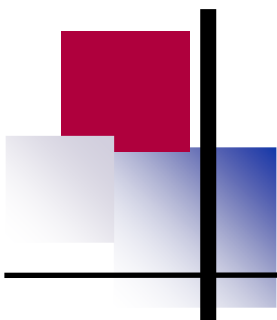
In Canada, Brit Insurance, through their Lloyd's Syndicate, currently offers a variety of products for small businesses, professional associations and individual professionals in healthcare and education. New products continue to be introduced to meet the demands of Canadian consumers.

Most of the policies provide a maximum indemnity for legal fees of \$275 per hour, plus reasonable disbursements. Any legal fees in excess of this hourly rate remain the responsibility of the insured. The limit per claim and annual aggregate vary by product. A lawyer can be selected from the Panel of Law Firms that is maintained by STERLON. These Panel Law firms specialize in healthcare, education, corporate and professional matters and they are familiar with the terms and conditions of the policies, ensuring that your clients are afforded maximum protection. The legal costs are paid directly to the lawyer on behalf of the client. Your client is not required to pay first and then seek reimbursement.

Probably, the most significant and valuable component of all of these policies is the unlimited access to the toll free Telephone Legal Advisory Service where insureds can speak directly with a lawyer for immediate advice and assistance. Early intervention and sound legal advice can often prevent a situation from becoming more complicated and ending in a dispute.

**For full details of all products please review the Synopses of Coverages:**

Commercial .....	Page 11
Physicians & Surgeons .....	Page 13
Dentists .....	Page 14
Regulated Healthcare Professionals .....	Page 15
Principals & Vice-Principals, Supervisory Officers & Directors of Education ...	Page 16
Aircrew (pilots and cabin crew).....	Page 17



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# WHICH CLIENTS CAN YOU HELP?



## **Small to medium sized businesses can purchase Commercial Legal Expense Insurance**

We live in a litigious society with dissatisfied customers, human rights complaints, employee issues and contractual disputes with suppliers, to name a few commonplace situations. These are issues not covered by a commercial liability insurance policy. For businesses that can not afford to have legal counsel on staff the high cost of retaining a lawyer may place them in a position where they have to choose between jeopardizing their financial bottom line by incurring heavy legal expenses, or risking financial ruin, even bankruptcy and closure, by failing to have proper legal representation. NOW this product can protect your clients' bottom line and provide them peace of mind by providing access to and payment of the reasonable legal fees of a lawyer specializing in business, contractual and employment law, when they need it.

✓ *For full details of coverage see the Synopsis of Coverage on pages 11, 12*

## **Religious Institutions in Canada can purchase Commercial Legal Expense Insurance**

Churches face the same legal issues as commercial enterprises since they own property, employ staff, enter into contracts for goods and services, and face possible criminal charges pursuant to the OHSA. The Commercial Legal Expense Insurance product addresses all these exposures.

✓ *For full details of coverage see the Synopsis of Coverage on page 11*

## **Healthcare Associations and individuals can purchase Professional Legal Expense Insurance**

As medical professionals your clients live with the possibility of becoming embroiled in legal disputes at any time. They may be called upon to respond to a complaint made to their regulatory body regarding the treatment they provide or face an audit by a health regulatory body to justify their billings. Your clients are entitled to protect their reputation and livelihood and can do so with the assistance of competent, qualified, legal representation experienced in the unique and often confusing quagmire of regulatory tribunals. This product provides cover that is not generally offered under other insurance products.

✓ *For full details of coverage see the Synopses of Coverage on pages 13,14 & 15*

## **Educational Associations and individuals can purchase Professional Legal Expense Insurance**

Educational administrators are being called to deal with situations that fall outside of established school operating policies and board or ministry guidelines. In addition, human rights, sexual harassment and gang violence have become part of the fabric of our school culture. As a result, educators are finding themselves increasingly in need of legal representation. While unions provide legal support for teachers, Principals, Vice- principals, Superintendents and Directors of Education are forced to rely on staff lawyers whose primary focus is to protect the best interest of the school board. Disputes with the Board over terms and conditions of employment are serious matters and can affect the employee's livelihood. No longer does your client have to feel disadvantaged or isolated.

✓ *For full details of coverage see the Synopsis of Coverage on page 16*

## **Aircrew Associations can purchase Professional Legal Expense Insurance**

This product has been popular in Europe and provides pilots and cabin crew with valuable protection and legal representation at accident investigations and enquiries and government hearings. It also provides employment dispute cover and pursuit of personal injury claims.

✓ *For full details of coverage see the Synopsis of Coverage on page 17*



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**ALL POLICIES INCLUDE THE TELEPHONE LEGAL ADVISORY SERVICE, WHICH PROVIDES  
UNLIMITED TOLL FREE CALLS TO A LAWYER DURING BUSINESS HOURS**

# CLAIMS EXAMPLES

## COMMERCIAL LEGAL EXPENSE COVERAGE SMALL BUSINESSES

### **Substandard Sub-Contractor**

After the Insured had hired a company to clean the exterior of the office building, some “white specks” appeared on the brickwork that appeared to be salt stains. The Insured refused to pay the account and was threatened with a lawsuit. The lawyer appointed for the Insured negotiated with the cleaning company to rectify the damage, including withholding the balance of the invoice, until the Insured was satisfied with the work.

### **Tenant Problems**

The Insured leased commercial premises to someone who is now disturbing the other tenants with excessive noise, leaving the main lobby door open at night, and leaving the shared washroom in an unusable state. The Insured is provided with legal representation to take the tenant to court to evict them for breach of the lease.

### **Faulty Goods**

The Insured took delivery of goods from a supplier but the goods were faulty. The Insured refuses to pay the invoice and is taken to court by the supplier. The policy provides legal representation to defend the action.

### **Unfair Dismissal / Constructive Dismissal**

An employee voluntarily resigned and then several months later filed a Statement of Claim alleging constructive dismissal based on workplace harassment and claiming damages. The insured had no knowledge that there had been any issues at work at the time the employee resigned. The Insured is provided with legal representation to defend the matter.

### **Breach of Contract**

The landlord of the Insured’s commercial premises sought to impose some new regulations on all tenants which would restrict the use of the building and parking facility. When the Insured refused to comply with these unilateral changes the Landlord instructed lawyers to threaten a lawsuit. A lawyer was appointed on behalf of the Insured who averted such action by arguing successfully that such a variation to the lease was unlawful.

### **Telephone Legal Advice**

An employer has serious problems with chronic absenteeism by a member of his staff and seeks advice on how he can terminate the employment without facing a legal action for wrongful dismissal. The lawyer provides direction on how to handle the matter, including the need to produce an action plan setting out the concerns and expectations for staff attendance. Appropriate warnings are required regarding the unacceptable attendance as well as an opportunity for corrective behaviour. Advice is provided on the liability of the employer if a termination is made without due process.

# CLAIMS EXAMPLES

## COMMERCIAL LEGAL EXPENSE COVERAGE RELIGIOUS INSTITUTIONS

### Telephone Legal Advice

The Insured has serious problems with chronic absenteeism by a member of the staff and seeks advice. The lawyer provides direction on how to handle the matter, including the need to produce an action plan setting out the concerns and expectations for staff attendance. Appropriate warnings are required regarding the unacceptable attendance as well as an opportunity for corrective behaviour. Advice is provided on the liability of the employer if a termination is made without due process.

### Substandard Sub-Contractor

After the Insured had hired a company to clean the exterior of the church building some “white specks” appeared on the brickwork that appeared to be salt stains. The Insured refused to pay the account and was threatened with a lawsuit. The lawyer appointed for the Insured negotiated with the cleaning company to rectify the damage, including withholding the balance of the invoice, until the Insured was satisfied with the work.

### Tenant Problems

The Insured rented the premises to an outside group who are now disturbing the neighbours with excessive noise, leaving the main door open at night, and leaving the washrooms in an unusable state. The Insured is provided with legal representation to terminate the rental agreement .

### Faulty Goods

The Insured took delivery of goods from a supplier but the goods were faulty. The Insured refuses to pay the invoice and is taken to court by the supplier. The policy provides legal representation to defend the action.

### Unfair Dismissal / Constructive Dismissal

An employee voluntarily resigned and then several months later filed a Statement of Claim alleging constructive dismissal based on workplace harassment and claiming damages. The insured had no knowledge that there had been any issues at work at the time the employee resigned. The Insured is provided with legal representation to defend the matter.

### Pursuit of Personal Injury Claims

The Minister is injured when making a pastoral visit. The liability insurer for the homeowner disputes liability. The CLEI cover appoints a lawyer to negotiate a fair settlement on behalf of the Minister.

### Criminal Charges

A custodian suffers minor injuries when a stack of chairs topples over, crushing his hand. This incident prompts an investigation by The Ministry of Labour and charges are laid . A lawyer is appointed to defend the church and to mitigate its liability.

# CLAIMS EXAMPLES

## HEALTHCARE PROFESSIONALS LEGAL EXPENSE COVERAGE

### College Complaint

The Insured receives a letter from his Regulatory College, advising that he is being investigated following a patient's complaint that the Insured has failed to provide the proper standard of care. While his liability insurance responds to protect against potential damages, his PLEI policy provides legal assistance to respond to the regulatory complaint. A lawyer, experienced in healthcare matters, assists the Insured in preparing a comprehensive response to the complaint. This results in the College dropping the investigation, satisfied that there has been no breach of the standard of care.

### Human Rights

The Insured receives a letter from the Human Rights Tribunal alleging that she was engaging in discriminatory practices by refusing to take on a new patient of an ethnic minority. PLEI provided her with assistance from a lawyer, specializing in human rights issues, who files a well-prepared legal response. This resulted in the Tribunal being satisfied that there had been no discrimination, thus avoiding the matter proceeding to mediation and/or a full hearing, both of which can be extremely lengthy and stressful for all parties.

### Billing Profile Investigation

Several years after receiving payment from an insurance company, the Insured receives notice that an audit of his billing records indicates that he has been overpaid. The company is demanding tens of thousands of dollars in repayment, or the company will refuse to honour any future claims. A lawyer is appointed under the PLEI to assist the Insured and is able to provide persuasive arguments that result in the insurance company reviewing its decision. This was a time consuming matter and one of significant importance to the Insured's income stream and future of his dental practice. The Insured was able to feel confident in the knowledge that a lawyer was handling the matter competently and efficiently.

### Direct Recovery

Having already received payment from the provincial ministry of health, the Insured receives notice that the pre-approved codes were not authorized. The Ministry is demanding substantial repayment, which will be recovered from future billing. A lawyer is appointed under the PLEI to assist the Insured and is able to provide persuasive arguments that result in a review of the decision.

# CLAIMS EXAMPLES

## EDUCATIONAL PROFESSIONAL LEGAL EXPENSE COVERAGE

### **Criminal Charge and College Complaint**

A student wrongly accuses a vice-principal of physical abuse. Although there are both student and staff witnesses to support the vice-principal's claim of innocence, the student's family presses charges. The matter is automatically reported to the College and an investigation commences. PLEI provides the vice-principal with expert legal representation resulting in the charges being dropped and the College investigation being successfully defended.

The burden of proof before the College is less onerous than for the criminal charge and while an action may not amount to a criminal assault, it still has the potential of receiving a disciplinary sanction by the College. Such a decision would have disastrous consequences for the vice-principal's career path. Effective legal representation is essential.

### **Human Rights**

The parents of a disabled child believe that there are inadequate accommodations being made for the student's needs. The child's parents file a human rights complaint against the principal and the board. The board lawyer requires the principal to draft the response, which the lawyer will then modify. It is made clear that the board will seek to settle this matter. In so doing the principal finds herself in conflict with the board since the inference is that she had not responded correctly to the needs of the student. In situations like this when the board's interests vary from the administrator's, having separate legal counsel is essential. PLEI provides a lawyer who specializes in human rights issues to assist the principal in drafting a comprehensive response to the complaint, and which protects her from any inferences of lack of care or duty.

### **Disciplinary**

A known pedophile has recently settled in the neighbourhood. Two students witness a man acting strangely in the schoolyard and report it to the vice-principal. The vice-principal calls the police and in view of the urgency of the matter the police conduct interviews with those students despite the fact that the vice-principal was unable to notify each child's parent. The vice-principal stays with the children while they are interviewed. This action leads to suspension of the vice-principal.

A lawyer appointed under PLEI is able to review the board policies and protocols and is able to successfully appeal to the school board for reinstatement and no disciplinary measures are taken or recorded on the vice-principal's file.

### **Employment**

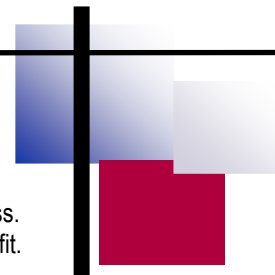
The board of trustees are unhappy with the recent performance of the supervisory officer and question many of her actions. PLEI provides the supervisory office with legal assistance to defend her actions, thus avoiding the potential outcome of an unacceptable transfer or dismissal.

### **Telephone Legal Advice**

Irate parents approach a supervisory officer, demanding the removal of a school principal. The parents are very upset because their children were interviewed by police, following a very serious incident at their school, without the parents being notified. The principal, who had tried unsuccessfully to contact the parents before the interview took place, believed that he had followed the school board policy and protocol for such incidents, due to the urgency and gravity of the situation. The supervisory officer is under extreme pressure to suspend the principal and takes immediate advice from the Telephone Legal Advisory service to assist in reviewing and interpreting the board policy and not mistakenly penalizing the principal by reacting to parental pressure.

# SYNOPSIS OF COVERAGE

## COMMERCIAL LEGAL EXPENSE INSURANCE



- For small businesses with annual gross sales and/or receipts of \$10,000,000 or less. This product can be sold to individuals or to an Association as a membership benefit.
- For Religious Institutions with operating budgets up to \$10,000,000.

### TOLL-FREE TELEPHONE LEGAL ADVISORY SERVICE

For added peace of mind, CLEI provides Insureds with access to a toll-free Telephone Legal Advisory service. This service provides unlimited access to a lawyer for immediate general advice on any commercial matter and is available between the hours of 9.00 am and 5.00 pm. This service is provided on behalf of Underwriters by STERLON Underwriting Managers Ltd.

### COVERAGE

#### 1. Contract Disputes

Pursuit or defence of contractual disputes relating to the sale, purchase, lease or rental of goods or the provision of services (e.g. disputes with customers/suppliers, defence against claims of poor workmanship)

N.B. The contract must be entered into during the policy period or during any continuous period of coverage, and the legal fees and expenses are limited to 75% of the amount in dispute. The sum in dispute must exceed \$5000.

#### 2. Employment Disputes

Defence of any dispute with an employee (e.g. defence against wrongful dismissal charges, discrimination)

N.B. There is a ninety day waiting period from inception of the policy before this section of coverage takes effect.

Your client is required to contact STERLON Underwriting Managers Ltd. before taking any actions with respect to a contentious employment matter. Your client will receive telephone legal advice with respect to the issue and your client must follow the recommendations given.

#### 3. Criminal Prosecution

Defence of criminal or statutory proceedings (e.g. Criminal Code (Canada), Occupational Health and Safety Act)

#### 4. Property Disputes

Pursuit or defence of disputes relating to freehold/leasehold property including damage by a third party to that property (e.g. landlord and tenant disputes, nuisance and trespass)

#### 5. Personal Injury

Pursuit of claims for compensation relating to death or bodily injury sustained away from the workplace but while engaged in business activities

N.B. This coverage extends to any employee acting within the scope of their employment.

### INDEMNITY LIMITS

- Pays up to \$50,000 per claim, to an annual total expense of \$250,000 for reasonable legal fees (at a rate of up to \$275/hour)
- Legal proceedings must commence in Canada
- No deductible
- 10% co-insurance applies to all legal fees in excess of \$10,000
- No payment for awards, damages, fines or penalties

### APPOINTMENT OF LAWYER

- Selected from an approved panel of law firms with expert knowledge of commercial matters/disputes
- Appointed to represent Insured – not agent of STERLON
- Legal fees paid to a maximum hourly rate of \$275

### PRINCIPAL EXCLUSIONS

- Actions against STERLON or Underwriter
- Appeals or Judicial Review
- Pre-existing matters
- Legal fees incurred prior to approval
- Employment disputes occurring within the initial 90 days of coverage
- Matters relating to assault, violence, fraud, conspiracy to defraud or dishonesty
- Any dispute between the Insured and any parent, subsidiary or associated company or partner
- Debt recovery

### ELIGIBILITY

- Small to medium sized business with gross sales/receipts up to \$10M

#### For rates contact:

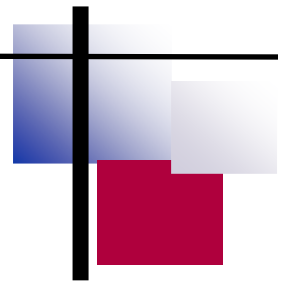
Mike McDermott

Simmlands Insurance Services Ltd.

tel. 416.408.5460 (toll-free: 1.800.218.9331)

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# COMMERCIAL LEGAL EXPENSE INSURANCE



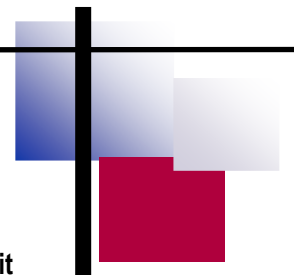
## STAND ALONE BUSINESS

All applications must be referred to the Underwriter for permission to bind where the business has declared knowledge of previous claims or potential new claims on the Application for coverage. Applications from the following businesses may be specially rated:

- Alcohol and Liquor Manufacturing
- Amusement Arcades
- Aviation Services
- Blood Banks
- Building and Associated Trades e.g. plumbers, electricians, painters and decorators, heating etc.
- Care/Nursing Homes
- Computer related businesses
- Discos and Night Clubs
- Employment Agencies
- Fairs with rides
- Financial Institutions including Insurance Companies, Brokers or agents, Banks, Trust Companies, Mortgage Companies, Accountants, Stockbrokers and equity traders
- Government Boards, Tribunals, Agencies or creations of government (including Municipalities, Hospitals and Jails)
- Law Firms
- Lenders of any kind
- Professional organizations or organizations which exercise regulatory functions for occupational groups
- Property Owners with more than four properties
- Real Estate Agencies
- Scrap dealers (automobile and other)
- Waste Collection and Disposal Companies

Business in connection with the Construction Industry are to be excluded from a Mandatory Programme but may be considered on a Stand Alone basis.

SYNOPSIS OF COVERAGE  
**PROFESSIONAL LEGAL EXPENSE INSURANCE  
FOR PHYSICIANS & SURGEONS**



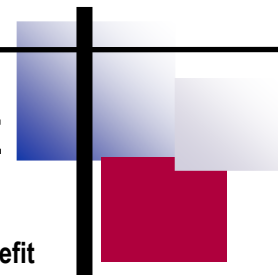
This product can be sold to individuals or to an Association as a membership benefit

**TOLL-FREE TELEPHONE LEGAL ADVISORY SERVICE**

For added peace of mind, PLEI provides Insureds with access to a toll-free Telephone Legal Advisory service. This service provides unlimited access to a lawyer for immediate general advice on any professional matter and is available between the hours of 9.00 am and 5.00 pm. This service is provided on behalf of Underwriters by STERLON Underwriting Managers Ltd.

<p><b>COVERAGE</b></p> <ol style="list-style-type: none"><li>1. <b>Coroner's Investigation</b><ul style="list-style-type: none"><li>• Legal representation when subpoenaed as a witness at a Coroner's Inquest;</li></ul></li><li>2. <b>Human Rights Tribunal</b><ul style="list-style-type: none"><li>• Legal representation in any investigation or inquiry by the Human Rights Tribunal where the Insured's participation is requested, or if it is necessary to preserve the Insured's interests;</li></ul></li><li>3. <b>Billing Profile Investigation</b><ul style="list-style-type: none"><li>• Legal representation in any investigation undertaken by the provincial and/or territorial ministry of health or equivalent body leading to a review of the Insured's billing profile;</li></ul></li><li>4. <b>Fitness to Practice and/or Licensing</b><ul style="list-style-type: none"><li>• Legal representation before the Insured's professional regulatory board in matters concerning fitness to practice or professional license to practice;</li></ul></li><li>5. <b>Misconduct and/or Discipline Complaints</b><ul style="list-style-type: none"><li>• Legal representation before the Insured's professional regulatory board in matters concerning professional misconduct, incompetence, discipline and/or complaint;</li></ul></li><li>6. <b>Audits</b><ul style="list-style-type: none"><li>• Legal representation in any investigation, tribunal and/or inquiry relating to an audit of your billings conducted by the Physician Audit Board (which replaces the Medical Review Committee (MRC) and the Transitional Physician Audit Panel (TPAP));</li></ul></li><li>7. <b>Breach of contractual Rights to Conduct a Professional Practice</b><ul style="list-style-type: none"><li>• Legal representation and legal costs incurred in enforcing a contractual right of access to health facilities to conduct a professional practice;</li></ul></li><li>8. <b>Criminal or Statutory Charges</b><ul style="list-style-type: none"><li>• Legal representation to defend criminal charges arising from the Insured's conduct and/or duties as a physician or surgeon;</li></ul></li><li>9. <b>Health Services Appeal and Review Board</b><ul style="list-style-type: none"><li>• Legal representation to pursue an appeal to the Health Services Appeal and Review Board;</li></ul></li><li>10. <b>Defence of an Appeal</b><ul style="list-style-type: none"><li>• Legal representation to defend appeal proceedings arising from any of the professional issues covered above.</li></ul></li></ol>	<p><b>INDEMNITY LIMITS</b></p> <ul style="list-style-type: none"><li>• Pays up to \$100,000 per claim, to an annual total expense of \$250,000, for reasonable legal fees and expenses (subject to a maximum hourly rate of \$275)</li><li>• Legal proceedings must commence in Canada</li><li>• No deductible</li><li>• No payment for awards, damages, fines or penalties</li></ul> <p><b>APPOINTMENT OF LAWYER</b></p> <ul style="list-style-type: none"><li>• Selected from an approved panel of law firms with expert knowledge of healthcare matters/conflicts</li><li>• Appointed to represent Insured – not agent of STERLON</li><li>• Legal fees paid to a maximum hourly rate of \$275</li></ul> <p><b>PRINCIPAL EXCLUSIONS</b></p> <ul style="list-style-type: none"><li>• Actions against STERLON or Underwriter</li><li>• Pre-existing matters</li><li>• Legal fees incurred prior to approval</li><li>• Any matter relating to sexual abuse, sexual harassment or sexual misbehaviour unless acquitted or charges/complaint is dismissed</li><li>• Any criminal charge alleging unlawful violence, fraud or dishonesty</li></ul> <p style="text-align: right;"><b>For rates contact:</b> Janet E. Saunders Simmlands Insurance Services Ltd. tel. 416.408.5654 (toll-free:1.800.218.9331)</p>
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SYNOPSIS OF COVERAGE  
**PROFESSIONAL LEGAL EXPENSE INSURANCE  
FOR DENTISTS**



This product can be sold to individuals or to an Association as a membership benefit

**TOLL-FREE TELEPHONE LEGAL ADVISORY SERVICE**

For added peace of mind, PLEI provides Insureds with access to a toll-free Telephone Legal Advisory service. This service provides unlimited access to a lawyer for immediate general advice on any professional matter and is available between the hours of 9.00 am and 5.00 pm. This service is provided on behalf of Underwriters by STERLON Underwriting Managers Ltd.

**COVERAGE**

1. **Coroner's Investigation**
  - Legal representation when subpoenaed as a witness at a Coroner's Inquest;
2. **Human Rights Tribunal**
  - Legal representation in any investigation or inquiry by the Human Rights Tribunal where the Insured's participation is requested, or if it is necessary to preserve the Insured's interests;
3. **Billing Profile Investigation**
  - Legal representation in any investigation undertaken by an insurance company leading to a review of the Insured's billing profile;
4. **Billing Practice Complaint**
  - Legal representation before the Insured's professional regulatory board in matters concerning the Insured's billing practices;
5. **Fitness to Practice and/or Licensing**
  - Legal representation before the Insured's professional regulatory board in matters concerning fitness to practice or professional license to practice;
6. **Misconduct and/or Discipline Complaints**
  - Legal representation before the Insured's professional regulatory board in matters concerning professional misconduct, incompetence, discipline and/or complaint;
7. **Breach of contractual Rights to Conduct a Professional Practice**
  - Legal representation and legal costs incurred in enforcing a contractual right of access to health facilities to conduct a professional practice;
8. **Criminal or Statutory Charges**
  - Legal representation to defend criminal charges arising from the Insured's conduct and/or duties as a dentist;
9. **Defence of an Appeal**
  - Legal representation to defend appeal proceedings arising from any of the professional issues covered above.

**INDEMNITY LIMITS**

- Pays up to \$100,000 per claim, to an annual total expense of \$250,000, for reasonable legal fees and expenses (subject to a maximum hourly rate of \$275)
- Legal proceedings must commence in Canada
- No deductible
- No payment for awards, damages, fines or penalties

**APPOINTMENT OF LAWYER**

- Selected from an approved panel of law firms with expert knowledge of healthcare matters/conflicts
- Appointed to represent Insured – not agent of STERLON
- Legal fees paid to a maximum hourly rate of \$275

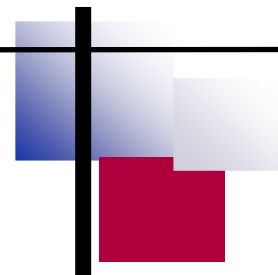
**PRINCIPAL EXCLUSIONS**

- Actions against STERLON or Underwriter
- Pre-existing matters
- Legal fees incurred prior to approval
- Any matter relating to sexual abuse, sexual harassment or sexual misbehaviour unless acquitted or charges/complaint is dismissed
- Any criminal charge alleging unlawful violence, fraud or dishonesty

**For rates contact:**

Janet E. Saunders  
Simmlands Insurance Services Ltd.  
tel. 416.408.5654 (toll-free: 1.800-218.9331)

SYNOPSIS OF COVERAGE  
**LEGAL EXPENSE INSURANCE**  
**FOR REGULATED HEALTHCARE PROFESSIONALS**



**This product can be sold to individuals or to an Association as a membership benefit**

Audiologists and Speech-Language Pathologists, Chiropodists, Chiropractors, Dental Hygienists, Dental Technologists, Denturists, Dieticians, Kinesiologists, Massage Therapists, Medical Laboratory Technologists, Medical Radiation Technologists, Midwives, Naturopaths, Nurses, Occupational Therapists, Opticians, Optometrists, Pharmacists, Physiotherapists, Psychologists, Respiratory Therapists

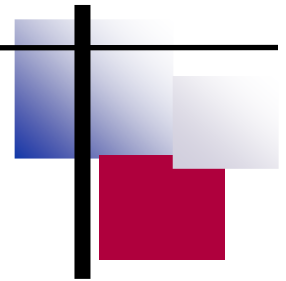
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<p><b>COVERAGE</b></p> <ol style="list-style-type: none"> <li>1. <b>Coroner's Investigation</b> <ul style="list-style-type: none"> <li>• Legal representation when subpoenaed as a witness at a Coroner's Inquest;</li> </ul> </li> <li>2. <b>Human Rights Tribunal</b> <ul style="list-style-type: none"> <li>• Legal representation in any investigation or inquiry by the Human Rights Tribunal where the Insured's participation is requested, or if it is necessary to preserve the Insured's interests;</li> </ul> </li> <li>3. <b>Billing Profile Investigation</b> <ul style="list-style-type: none"> <li>• Legal representation in any investigation undertaken by an insurance company and/or provincial or territorial ministry of health or equivalent body leading to a review of the Insured's billing profile;</li> </ul> </li> <li>4. <b>Billing Practice Complaint</b> <ul style="list-style-type: none"> <li>• Legal representation before the Insured's professional regulatory board in matters concerning the Insured's billing practices;</li> </ul> </li> <li>5. <b>Fitness to Practice and/or Licensing</b> <ul style="list-style-type: none"> <li>• Legal representation before the Insured's professional regulatory board in matters concerning fitness to practice or professional license to practice;</li> </ul> </li> <li>6. <b>Misconduct and/or Discipline Complaints</b> <ul style="list-style-type: none"> <li>• Legal representation before the Insured's professional regulatory board in matters concerning professional misconduct, incompetence, discipline and/or complaint;</li> </ul> </li> <li>7. <b>Breach of contractual Rights to Conduct a Professional Practice</b> <ul style="list-style-type: none"> <li>• Legal representation and legal costs incurred in enforcing a contractual right of access to health facilities to conduct a professional practice;</li> </ul> </li> <li>8. <b>Criminal or Statutory Charges</b> <ul style="list-style-type: none"> <li>• Legal representation to defend criminal charges arising from the Insured's conduct and/or duties as a healthcare professional;</li> </ul> </li> <li>9. <b>Defence of an Appeal</b> <ul style="list-style-type: none"> <li>• Legal representation to defend appeal proceedings arising from any of the professional issues covered above.</li> </ul> </li> </ol>	<p><b>INDEMNITY LIMITS</b></p> <ul style="list-style-type: none"> <li>• Pays up to \$100,000 per claim, to an annual total expense of \$250,000, for reasonable legal fees and expenses (subject to a maximum hourly rate of \$300)</li> <li>• Legal proceedings must commence in Canada</li> <li>• No deductible</li> <li>• No payment for awards, damages, fines or penalties</li> </ul> <p><b>APPOINTMENT OF LAWYER</b></p> <ul style="list-style-type: none"> <li>• Selected from an approved panel of law firms with expert knowledge of healthcare matters/conflicts</li> <li>• Appointed to represent Insured – not agent of STERLON</li> <li>• Legal fees paid to a maximum hourly rate of \$300</li> </ul> <p><b>PRINCIPAL EXCLUSIONS</b></p> <ul style="list-style-type: none"> <li>• Actions against STERLON or Underwriter</li> <li>• Pre-existing matters</li> <li>• Legal fees incurred prior to approval</li> <li>• Any matter relating to sexual abuse, sexual harassment or sexual misbehaviour unless acquitted or charges/complaint is dismissed.</li> <li>• Any criminal charge alleging unlawful violence, fraud or dishonesty</li> </ul> <p style="text-align: right;"><b>For rates contact:</b>  Janet E. Saunders  Simmlands Insurance Services Ltd.  tel. 416.408.5654 (toll-free: 1.800-218.9331)</p>
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SYNOPSIS OF COVERAGE

# PROFESSIONAL LEGAL EXPENSE INSURANCE FOR PRINCIPALS & VICE-PRINCIPALS, SUPERVISORY OFFICERS & DIRECTORS OF EDUCATION



This product can be sold to individuals or to an Association as a membership benefit

## TOLL-FREE TELEPHONE LEGAL ADVISORY SERVICE

For added peace of mind, PLEI provides Insureds with access to a toll-free Telephone Legal Advisory service. This service provides unlimited access to a lawyer for immediate general advice on any professional matter and is available between the hours of 9.00 am and 5.00 pm. This service is provided on behalf of Underwriters by STERLON Underwriting Managers Ltd.

### COVERAGE

1. **Disciplinary Representation**
  - Any investigation, inquiry and/or hearing before the College of Teachers concerning a matter of fitness to practice and/or discipline and/or misconduct and/or complaint;
  
2. **Criminal and Quasi-Criminal Charges**
  - Defence of the Insured against criminal or statutory charges that are a consequence of actions taken as a supervisory officer (other than dishonesty) i.e. in the workplace and not personal;  
  
e.g. charges of harassment or assault  
  
(quasi-criminal proceedings include charges under the *Child and Family Services Act*, *Occupational Health and Safety Act*, *Environmental Protection Act* and *Workplace Hazardous Information Services Act*)
  
3. **Employment Disputes**
  - Representation in any dispute with the school board which arises out of or relates to the Insured's contract of employment;  
  
e.g. disciplinary measures, terms and conditions of employment, promotion, transfers, calculation of pension
  
4. **Human Rights Tribunal**
  - Defence of any complaint of discrimination undertaken by the Human Rights Tribunal;
  
5. **Loss of Income**
  - Payment of loss of income (maximum \$500 per day, \$5000 per year) while the Insured is absent from work in any court/arbitration proceeding as a consequence of matters above. Reasonable disbursements are also covered.

### INDEMNITY LIMITS

- Pays up to \$150,000 per claim, to an annual total expense of \$150,000, for reasonable legal fees and expenses of the lawyer (subject to a maximum hourly rate of \$275)
- No payment for awards, damages, fines or penalties

### APPOINTMENT OF LAWYER

- Selected from an approved panel of law firms with expert knowledge of education matters/conflicts
- Appointed to represent Insured – not agent of STERLON
- Legal fees paid to a maximum hourly rate of \$275

### PRINCIPAL EXCLUSIONS

- Actions against STERLON or Underwriter
- Appeals or Judicial Review
- Pre-existing matters
- Legal fees incurred prior to approval
- Matters involving dishonesty or alleged dishonesty

### ELIGIBILITY

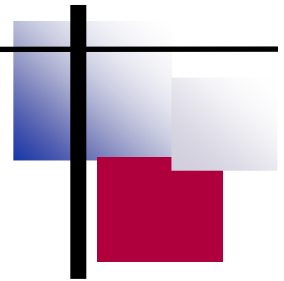
- Any employee of any of the Public, French or Catholic School Boards

#### For rates contact:

Mike McDermott  
Simmlands Insurance Services Ltd.  
tel. 416.408.5460 (toll-free: 1.800.218.9331)

SYNOPSIS OF COVERAGE  
**LEGAL EXPENSE INSURANCE FOR AIRCREW  
CANADIAN PILOTS and CABIN CREW**

This product can be sold to an Association as a membership benefit



**TOLL-FREE TELEPHONE LEGAL ADVISORY SERVICE**

For added peace of mind, Insureds have access to a toll-free Telephone Legal Advisory service. This service provides unlimited access to a lawyer for immediate general advice on any professional matter arising from their employment or duties and is available between the hours of 9.00 am and 5.00 pm. This service is provided on behalf of Underwriters by STERLON Underwriting Managers Ltd.

**COVERAGE**

1. **Enquiries**  
Representation of the Insured at an enquiry established by a statutory authority concerned with administration, management, education or training at which the Insured is required or requested to attend, or it is in the interest of the Insured's professional reputation or career to attend.
2. **Government Hearings**  
Representation of the Insured at a public or private hearing held by a government authority into any accident or any occurrence in relation to any aircraft in which the Insured may be involved.
3. **Defence Cover**  
Defence of any claim arising out of and in the course of the Insured's employment.
4. **Dispute Cover**  
Pursuit of any claim by the Insured against the Insured's employer.
5. **Personal Injury**  
Pursuit in civil law of the Insured's legal right against a third party due to an injury to the Insured.

**THIS IS A U.K. PRODUCT WHICH CAN BE MADE AVAILABLE IN CANADA AND IS SUBJECT TO UNDERWRITING APPROVAL AND PRICING CONFIRMATION**

**INDEMNITY LIMITS**

- TBA
- Legal proceedings must commence in Canada
- No deductible
- No payment for awards, damages, fines or penalties

**APPOINTMENT OF LAWYER**

- Selected from an approved panel of law firms
- Appointed to represent Insured – not agent of STERLON
- Legal fees paid to a maximum hourly rate of \$275

**PRINCIPAL EXCLUSIONS**

- Actions against STERLON or Underwriter
- Appeals or Judicial Review
- Pre-existing matters
- Legal fees incurred prior to approval
- Matters relating to assault, violence, fraud, conspiracy to defraud or dishonesty
- Costs awarded against the Insured following a criminal conviction
- Dispute between two or more Insureds

**ELIGIBILITY**

- Canadian pilots and cabin crew

**For rates contact:**  
Mike McDermott  
Simmlands Insurance Services Ltd.  
tel. 416.408.5460 (toll-free: 1.800.218.9331)