

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 ISSUES ARE NOT TRADITIONALLY COVERED BY COMMERCIAL GENERAL LIABILITY INSURANCE POLICIES.



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SPECIALTY AVIATION GENERAL LIABILITY POLICY UPDATE 2011-2012

UPDATE 2011-2012

Thanks to the continued support from our brokers, we have enjoyed a very productive year for our Specialty Aviation General Liability insurance product since our launch in June 2010. We have sincerely appreciated every opportunity to quote new business.

We are pleased to include 2 updates to our Aviation General Liability wording going forward:

Limited Pollution Extension:

Our Pollution Exclusion has been modified to include coverage for spillage of fuel from one sudden and accidental spillage, if reported within 30-days of the occurrence.

Legal Expense Insurance:

For businesses that cannot 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. Designed for small and medium sized operations, 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.

This coverage is now automatically included under our Specialty Aviation General Liability policy.

Coverage Features:

- ✓ **Toll-Free Telephone Legal Advisory Service:** unlimited access to a telephone advisory lawyer, available from 9AM to 5PM local time for any covered matter;
- ✓ **Contract Disputes:** *Pursuit or defense* of contractual disputes relating to the sale, purchase, lease or rental of goods or the provision of services (e.g. disputes with customers/suppliers, defense against claims of poor workmanship);
- ✓ **Employment Disputes:** *Defense* of any dispute with an employee (e.g. defense against wrongful dismissal charges, discrimination);
- ✓ **Criminal Prosecution:** *Defense* of criminal or statutory proceedings (e.g. Criminal Code (Canada), Occupational Health and Safety Act)
- ✓ **Property Disputes:** *Pursuit or defense* 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);
- ✓ **Personal Injury:** *Pursuit* of claims for compensation relating to death or bodily injury sustained away from the workplace but while engaged in business activities.

The coverage provided under Legal Expense is on a claims-made basis which means that the policy will only respond to claims made and/or reported to insurers during the period of insurance.