

**PROFESSIONAL LIABILITY INSURANCE POLICIES COMPARISON CHART - 2021-2022**

	CLIA	Alberta	Ontario	B.C. (Note 1)	Quebec Lawyers	Quebec Notaries
<b>GENERAL / DECLARATIONS / INSURING AGREEMENTS</b>						
<b># OF LAWYERS</b>	7,145 (estimate)	7,028 (estimate)	26,557 (estimate)	9,268 (estimate)	16,435 (estimate)	3,900 (estimate)
<b>Policy Type</b>	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made	Claims Made
<b>Policy Period</b>	July 1 - July 1	July 1 - July 1	January 1 - December 31	January 1 - January 1	April 1 - March 31	January 1 - January 1
<b>LEVY/PREMIUM</b>	\$1,623 (average)	\$3,344.00	\$3,000 (base) + Real Estate and/or Civil Litigation Levy Surcharges + Claims History Levy Surcharges	\$1,800 Includes Trust account theft	\$850	\$4,000
<b>PART-TIME LEVY PREMIUM</b>	n/a	n/a	50% of Base Premium Other charges and surcharges apply	50% of Premium	n/a	n/a
<b>POLICY LIMIT</b>	\$1,000,000	\$1,000,000	\$1,000,000 Subject to various sublimits (e.g. retired lawyers)	\$1,000,000	\$10,000,000 \$1,000,000 interjurisdictional \$1,000,000 for property damage	\$1,000,000
<b>ANNUAL AGGREGATE LIMIT</b>	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	none	\$2,000,000
<b>LIMIT INCLUSIVE OF COSTS</b>	yes	yes	yes	yes	no Costs and interest over and above limit	no
<b>INDIVIDUAL DEDUCTIBLE</b>	\$5,000	\$5,000	\$5,000 (base) Optional: nil to \$25,000	\$5,000 first claim \$10,000 each add'l claim (within 3 year period)	no deductible	\$3,000 (optional \$5,000)
<b>DEDUCTIBLE APPLIES TO DAMAGES ONLY (including repair)</b>	yes	no	optional	yes	no deductible	yes
<b>OBLIGATION TO DEFEND BEYOND EXHAUSTION OF LIMITS</b>	no   limit of liability includes Defense Costs	no   limit of liability includes Defense Costs	no	no	yes   Defense Costs outside the limit of liability	no
<b>DEFINITIONS</b>						
<b>INSURED (see Additional Insured, Individual Insured, Insured)</b>	Member (incl. Former & Exempt) Partners (Past & Present) Law Firm (Past & Present) Administrative Employee Law Society	Member (incl. Former & Exempt) Partners (Past & Present) Law Firm (Past & Present) Administrative Employee (incl. LSO) ALIA Law Society	Lawyer (incl. Former) Unnamed Lawyer Law Partnership Law Corporation	Member (incl. Former) MDP Partner (incl. Former) Partners (Past & Present) Law Firm (Past & Present) Supporting Employees	Individual (incl. heirs & successors) Company or LLP	Individual (incl. heirs & successors) Company or LLP
<b>COVERS FORMER AND EXEMPT MEMBERS (if insured at date services provided)</b>	yes	yes	yes Coverage varies	yes Errors while insured Pro bono services	yes	yes
<b>CLAIM</b>	Fundamentally the same across all jurisdictions: includes all claims and insureds into one occurrence, error, or claim if arising from one error, omission, or negligent act.					substantially similar
<b>PROFESSIONAL SERVICES</b>	Fundamentally the same across all jurisdictions					substantially similar
<b>DAMAGES</b>	Fundamentally the same across all jurisdictions					substantially similar

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<b>EXCLUSIONS</b>						
<b>CLAIMS INSTITUTED OUTSIDE CANADA OR U.S.</b>	Not excluded	Not excluded Limited to \$250,000	Not excluded Must be less than 10% of time or billings outside Canada or claim must be brought in Canada	Not excluded No duty to defend, if no defense provided then reimbursement for own defense	Not excluded Limited to \$1,000,000	Not covered
<b>CLAIMS ARISING FROM OFFICE OUTSIDE HOME PROVINCE</b>	Not excluded	Not excluded	Excluded If lawyer is practicing member of that jurisdiction	Not excluded Unless practice contravenes other law society's rules	Not excluded Limited to \$1,000,000	Not excluded
<b>CLAIMS ARISING FROM OFFICE OUTSIDE CANADA</b>	Excluded	Excluded	Not excluded Must be less than 10% of time or billings outside Canada or claim must be brought in Canada	Not excluded Unless practice contravenes other law society's rules	Not Excluded Limited to \$1,000,000	Not excluded
<b>PRACTICE OF NON-CANADIAN LAW (Coverage to practice as Member of Non-Canadian Law)</b>	Excluded Also excludes Quebec	Excluded	Not covered	Excluded	Not covered	
<b>DISHONEST, FRAUDULENT, CRIMINAL ACTS</b>	Excluded Except for innocent parties	Excluded Except for innocent parties	Excluded Except for sublimited innocent party coverage (\$250,000, with optional buy-up)	Excluded Except for innocent parties and coverage for theft or misappropriation of trust funds through coverages B and C	Excluded Except for innocent parties and coverage for theft or misappropriation of trust funds through coverage C (fidelity)	Excluded Except for innocent parties
<b>INJURY TO PERSON</b>	Excluded Does not exclude mental	Excluded Does not exclude mental	Excluded	Excluded	Not excluded	Not excluded
<b>PHYSICAL DAMAGE TO PROPERTY</b>	Excluded	Excluded	Excluded	Excluded	Not excluded	Not excluded
<b>DIRECTOR OR OFFICER LIABILITY</b>	Excluded Other than Law Society	Excluded Other than for ALIA and Law Society	Not covered	Excluded	Excluded	Excluded Except for innocent parties
<b>CYBER RISKS</b>	Excluded under the basic E&O policy. First and third party cyber coverage (privacy liability, data recovery, event management expenses and extortion costs) included in separate coverage purchased by each Law Society	Excluded Excludes both virus and network	Excluded Broad exclusion followed by reintroduction of limited (\$250,000) coverage specific to privacy and trust accounts	Excluded Excludes 3rd Party malware or malicious code exposure	Not excluded Silent on coverage, potentially limited to \$1,000,000 based on property damage limitation	Excluded Excludes virus, network, and equipment
<b>PERSONAL/FAMILY INTEREST/BUSINESS EXCLUSION</b>	Not excluded	Partially excluded Where interest over 50%, ineligible portion of claim equal to interest	Excluded Where interest over 10%	Excluded Where interest 10% or management or control (test-based)	Excluded Where wholly owned or management or control	Excluded
<b>TRUST PROTECTION INDEMNIFICATION / COMPENSATION FUND</b>	Excluded under the basic coverage policy. Included as seepage mandatory coverage.	Excluded for Part B of ALIA policy	Partial Exclusion - sublimited to \$500,000 per Claim under Endorsement #7	Excluded under Part A	Included	Included
<b>CONDITIONS</b>						
<b>OTHER INSURANCE</b>	Proportionate share within Canada (excl. Quebec) Excess otherwise	Proportionate share within Canada Excess otherwise	Proportionate share within Canada Excess otherwise	Proportionate share within Canada Excess otherwise	Proportionate share within Canada (\$1,000,000 limit outside Quebec) Excess otherwise	Different text with same effect
<b>INTERJURISDICTIONAL COVERAGE</b>	As agreed	As agreed	As agreed	As agreed	Subject to a sublimit of \$1,000,000	None

Note that the content of the provisions are common in some aspects but may differ in other aspects.

Note 1: The policy provides three different types of cover: Part A - Professional Liability (for negligence); Part B - Trust Protection (for dishonest appropriation); Part C - Trust Shortage Liability (for reliance on fraudulent certified cheques).

The actual underlying policies are available upon request.

Insurers:

Alberta: Alberta Lawyers Indemnity Association ("ALIA")

British Columbia: The LSBC Captive Insurance Company Ltd. ("LIF")

Ontario: Lawyers' Professional Indemnity Company ("LawPRO")

Quebec Lawyers: Fonds d'assurance responsabilité professionnelle du Barreau du Québec ("The Barreau")

Quebec Notaries: Le Fonds d'assurance-responsabilité professionnelle de la Chambre des notaires du Québec

All others: Canadian Lawyers Insurance Association ("CLIA")