

AGROLOGISTS PROGRAM

Under the policy "Agrologist" means those who practice agrology for third parties for a fee, including but not limited to crop consulting, land reclamation, land remediation, forestry consulting, environmental consulting, oil and gas consulting, manure management, financial management, strategic planning.

Types of Groups covered:

1. Individual operation that only consult on results supplied by client with little or no field or on site work.
2. Company or individuals that only consult on results collected in the field or on site with no operations for remediation or reclamation.
3. Company or individuals that consult and provides project management of remediation and reclamation.
4. Company or individuals that consult, project manages and provides services for remediation and reclamation

Covers offered under program:

Section I – Professional Indemnity Liability (Mandatory) ; Section II – Comprehensive General Liability,
Section III – Directors and Officers Liability; Section IV – Property

Section I – Professional Indemnity Liability

Limits of Liability:

\$500,000 per claim / \$1,000,000 aggregate
\$1,000,000 per claim / \$1,000,000 aggregate
\$2,000,000 per claim / \$2,000,000 aggregate

Deductible credits are available for deductibles higher than \$2,500

Section II – Comprehensive General Liability

Limits available are \$1,000,000 and \$2,000,000

Included	NOA	Same limit as GL
	TLL	\$100,000

Deductibles	\$1mm Limit \$1,000 bi/pd
	\$2mm Limit \$2,500 bi/pd

Section III – Directors & Officers Liability

Limits available: \$100,000 aggregate
\$200,000 aggregate
\$500,000 aggregate
\$1,000,000 aggregate

Deductible \$1,000

Subject to Confirmation business is solvent
No previous claims
Profitable
Current Assets are greater than
Current Liabilities

Section IV – Property

Terms: All Risk, Replacement Cost, 90% co-insurance, Deductible \$500

Limits: Office contents	\$10,000
EDP	\$5,000 Hardware
	\$5,000 Laptops
	\$2,500 Software
	\$5,000 Extra Expense
Miscellaneous Articles	\$10,000 (subject to a maximum \$1,500 per item unless scheduled; claims settlement on an ACV basis / 100% co-insurance.)

HIGHER LIMITS AND BROADER COVER AVAILABLE

Package discounts available on Multiple Liability Sections I, II & III

CLIENT FEED BACK:

Are you aware that all agrology disciplines will be required to carry Professional Liability Insurance? Yes No

Do you feel this summary will meet your basic needs? Yes No **If not, what would you want changed:**

What is your preference for the distribution and control of this product: National a/o Provincial, or via an Insurance Broker of your choice. (Please highlight one.)

Additional Comments or Concerns:
