

# PAAC

PUBLIC AFFAIRS ASSOCIATION OF CANADA

## MEMBER INSURANCE PROGRAM

LMS PROLINK Ltd. has partnered with PAAC to be the provider of its member insurance programs.

The following Insurance Products are available exclusively to PAAC Members:

- ✓ Professional Liability - Errors & Omissions Insurance ("E&O")
- ✓ Commercial General Liability Insurance ("CGL")
- ✓ Property & Business Interruption Insurance
- ✓ Group Health Benefits Plan & Corporate Wealth Planning

### Professional Liability - Errors & Omissions Insurance

- Critical coverage for professional negligence or errors committed by you or an employee.
- You cannot control every detail. The policy will respond to both frivolous lawsuits and cases wherein you were found negligent.
- The policy covers your legal defense costs and damages if you are found liable.
- Legal fees to defend professional liability claims often start at \$250/hr.
- Government & private sector clients are demanding that members maintain E&O.
- Liability coverage available from \$500,000 to \$5,000,000 per claim.

### Commercial General Liability (CGL) Insurance

- CGL is a critical form of liability insurance. It not only provides protection for claims made against your business for bodily injury and property damage, but also covers your legal defence costs.
- Coverage extends beyond accidents occurring on your premises.
- Limits of coverage range from \$2,000,000 to \$5,000,000 per claim.
- Government & private sector clients are demanding that members maintain CGL.

### Office Property & Business Interruption Insurance

- Every business needs to protect its property - from buildings and furniture to computer equipment and money/securities.
  - Business interruption covers the replacement of lost income and extra expenses incurred as a result of your operations being impaired (damage to your office)
- Members can protect their assets for as little as \$350 per year.  
Property insurance outside of this PAAC program will typically start at \$700 per year.



# Delivering Member Value

## Why do PAAC Members Need E&O Insurance?

E&O is an important & affordable risk management solution. Plaintiff lawyers aggressively pursue all consultants/suppliers remotely related to a loss incurred by your client. Members involved in policy development, government relations, lobbying, communications, opinion research and public relations are exposed to claims of professional negligence.

## How does the PAAC E&O Compare with E&O in the general marketplace?

### PREMIUM SAVINGS:

Take advantage of greater buying power.

- Save a minimum of 25% on the E&O compared to general marketplace rates.
- The savings are even greater if you derive revenues from International clients.

### Broader Coverage:

Customized policy covering much more than consulting services. Policy can be extended to cover:

1. Invasion or infringement of privacy or publicity, including publication of private facts;
2. Actual or alleged infringement of title, trademark, copyright, trade name or misappropriation of ideas;
3. Product disparagement, trade libel.

### Benefit From Bundling E&O and CGL

Ensures there are no gaps in coverage. It is better to have one insurer cover both forms of liability insurance.

### Simple Application Process

The PAAC program only requires a simple application. Members can receive a same-day, no-obligation, preliminary quote for E&O and CGL.

### Group Benefits Program

Flexible benefit packages can include Extended Health Care, Dental, Life Insurance, AD&D, Short & Long Term Disability & Critical Illness Insurance.

### Disability & Critical Illness for Business Owners

Without coverage, business owners may be exposed to serious threats to their business and financial security

## Contact Us:

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