

Marsh Canada Limited
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**IMPORTANT NOTICE ON CLAIMS
INSTRUCTIONS REGARDING REPORTING CLAIMS / ISSUES**

Your insurance policy is written on a claims made and reported basis. A claims made policy provides coverage for a claim first made against an Insured and reported to the Insurers during the policy period or Extended Reporting Period (subject to the terms, limits and exclusions of the policy).

Coverage under your claims made insurance policy is based on the date when you first became aware of or reasonably should have been aware of a claim or incident that could give rise to claim, regardless of the date when the incident actually occurred. Your policy **excludes** claims and/or circumstances which may reasonably result in a claim where you have knowledge of the claim and/or circumstances prior to binding coverage under your current policy.

If you have knowledge of any claims, circumstances, issues or incidents (whether verbal or written) that may reasonably result in a claim being made against you, to protect YOUR interest, forward a "Notice" to your Insurers (if you are not certain if this incident could give rise to a claim, file a Notice nevertheless). Failure to do this could potentially result in you paying out of your own pocket for incidents which you were aware of but did not report to the insurer.

It is very important that you do **not** share your files with third parties and/or their lawyers without **first** notifying the Insurer. A failure to do so may prejudice the interests of your insurer and your ability to obtain coverage under the policy.

It is very important that you do **not** admit liability to your client or attempt to reach a settlement without **first** notifying the Insurer. A failure to do so may prejudice the interests of your insurer and your ability to obtain coverage under the policy.

It is absolutely imperative that any claim or potential claim you are aware of be reported. Failure to comply with the claims reporting provision of your policy may result in the denial of coverage by the Insurers in the event of a claim.

When providing your notice of claim or potential claim, please describe the matter including the following:

When were the services provided?

What services were provided?

Who provided the services?

When was the error discovered? or When was the claim first made?

What is the nature of the error discovered? or What allegations are being made in the claim?

What can be done or is being done to mitigate the situation?

What is the firm's view of its potential liability.

This explanation of the reporting provisions of your policy has been provided in order to assist you in understanding and complying with the policy's requirements. In the event of a question or disagreement with your insurer concerning interpretation of the policy's reporting requirements as applied to the reporting of a specific CLAIM, LOSS, occurrence, incident, offence, or lawsuit, the actual policy wording, which is the contract between you and the insurer, and not Marsh's explanation of that language, will be controlling. Marsh, as an insurance representative, does not provide legal advice, and this explanation should not be relied upon as legal interpretation of the policy provisions.

In the event that any member of your firm becomes aware of a claim or circumstance which may give rise to a claim, he or she should immediately provide notice directly to Marsh Canada as follows:

MARSH CANADA LIMITED

Claims Department
120 Bremner Boulevard, Suite 800
Toronto, ON M5J 0A8

E-mail: toronto.claims@marshcanadaclaims.com
mike.dannunzio@marsh.com

cc: joanna.reid@marsh.com
theresa.mukoyi@marsh.com

If you wish to discuss any claims matter with a Marsh Claims Consultant, please contact:

Mike D'Annunzio:
T +1 416-868-2052 | F 416-868-2150
mike.dannunzio@marsh.com