

A&E Coverage Highlights

When we drafted our policy, we wanted to provide enhanced coverage as well as peace of mind to our insureds. We understand that when issues arise, your clients need a partner standing beside them to help them through the process. To that end, we have included several Additional Coverages in our policy that are "in addition to the Limit of Liability and not subject to a deductible."

- **Free Claim Prevention Assistance***: If our insured reports a covered Circumstance, we will pay all costs or expenses that we incur – or that they incur with our prior written consent – to investigate, mitigate or avoid a claim.
- **Disciplinary, Regulator or Administrative Expense Reimbursement***: If our insured becomes involved in one of these matters, we will reimburse them – up to \$30,000 – for reasonable legal fees and expenses incurred.
- **Defendants Reimbursement***: If our insured has to appear in litigation, we will reimburse them \$400/day – up to \$15,000 – for actual loss of earnings for their attendance at Claim-related events.
- **Fee Dispute Mitigation Reimbursements***: If our insured attempts to recover a Withheld Fee and such collection attempt results in a Claim for an amount greater than the Withheld Fee, we will pay 50% of the Withheld Fee – up to \$25,000 – if our insured can confirm to withdraw the Claim.
- **Peer Review Reimbursement***: We will pay half the costs – up to \$5,000 – for a program conducted by a qualified national professional society.
- **Cyber Security Breach Response Reimbursement***: If our insured has a breach – or thinks they have had a breach – this coverage will respond and provide up to \$50,000 to investigate the breach, notify affected parties, perform credit monitoring services and restore or recreate, if possible, any of their clients' lost Content caused by the breach. above.

*Please see the policy for the specific terms and conditions for each coverage listed.

**Note the above are features found in the new Berkley A&E Form, BC AE 8000-1.

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W.R. BERKLEY CORPORATION

Total Assets:
\$20.6 billion USD

Common Stockholders' Equity:
\$4.3 billion USD

Reserves for Losses and Loss Expenses:
\$10.1 billion USD

40+ years of casualty market experience

BERKLEY INSURANCE COMPANY

A.M. Best A+
S&P A+

Berkley Canada is committed to providing essential business coverage over the long term. We apply our experience, industry expertise and underwriting knowledge to develop fully-featured, realistically priced protection on which our business partners and insureds can rely now and into the future.

Responsive. Creative. Secure. [BerkleyCanada.com](https://www.BerkleyCanada.com)



Berkley Canada is the trade name for the Canadian branch of Berkley Insurance Company. As a member company of W. R. Berkley Corporation, we provide customers with the resources and stability of a global corporation, with the outstanding customer service and underwriting authority of a local company.