

# Bulletin

## Important News for Members of the Ontario Institute of Agrologists

*Leverage*

**Your Purchasing Power  
with our New Insurance Package**



HUB International Insurance Brokers offers an insurance program specifically designed for members of the **Ontario Institute of Agrologists (OIA)**. This program is part of group coverage subscribed to by numerous professional associations nationwide, providing you with the power to leverage the best insurance coverage, value and service on the strength of our vast global resources and solid local relationships.

- **Professional and Commercial General Liability** premiums have decreased significantly, resulting in savings to members of the OIA.
- **Applications for coverage** can now be completed electronically via our website [www.hubprofessional.com](http://www.hubprofessional.com), which will result in shorter processing times and faster policy issuance.
- **Policies will be renewed on a one-year policy term**, however, rates have been locked in for two years. Your premiums will be the same in 2011-2012 unless your professional situation changes with respect to operations, number of professionals, or significant revenue adjustments.
- **Professional Liability Policy Limits** may now be purchased ranging from \$250,000 to \$5,000,000 per claim.
- **Retirement / Death / Disability / Cessation of Business Endorsement** – Professional Liability Coverage will extend to cover work done while the insured had insurance in place. To benefit from this endorsement, 1) the operations must have ceased entirely (Operations cannot be restarted or the endorsement becomes void. If operations start up again, even if only very limited operations, insurance must be purchased again.), 2) membership in the professional association must be maintained, and 3) the group policy must be maintained with the current insurer, ENCON Group Inc.
- **Pollution Exclusion Has Been Removed** from the policy. There are very important limitations on this. The exclusion is removed only for those involved in purely consulting operations. If a member is involved in hands-on activities either with contracting / implementing services themselves (or sub-contracting it out to a third party), or they provide the direct supervision to those who are performing the hands-on portion of the work, then the Pollution Exclusion still applies.
- **Business Use of Snowmobiles** - Liability for the use of snowmobiles in the business of the insured (as shown on the CGL policy) is now included.
- **Property Insurance Limits** are also available in the amounts of \$10,000, \$25,000, or \$50,000. For more information please phone or email our office.
- **Automatic Retroactive Date** is set for **September 25, 1985**.

For more information, visit us at [www.hubprofessional.com](http://www.hubprofessional.com), or contact **Jordan Fellner** of HUB International Insurance Brokers to obtain further details.

### HUB International TOS

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