

## ERRORS & OMISSIONS (E&O) LIABILITY DETAILS

### \$1,000 Deductible

- Against damages only
- You will not pay your deductible if no damages are paid out, even if investigative/legal expenses are incurred

### Retroactive Date Honoured

- No extra charge
- Provide current insurance documents showing date required.
- Any "known" losses or circumstances that could give rise to claim must be reported to current insurer before expiration.

### Multi Year Pricing Offered

- Price quoted at inception remains fixed for **2 years**
- If claim suffered throughout 2 year term, the insurer reserves the right to review pricing, but this does not mean price will automatically increase. BFL will advocate on your behalf.

### Legal Guard Expense coverage included at no cost

- Business legal matters – ie: tax matters, employment matters, suits against you other than covered claims
- Hot line and local lawyer assigned to assist you in understanding issues.

## CLAIMS ADVOCACY & LAWYERS

### Law firm Guild Yule LLP, Barristers & Solicitors services

Intact has offered services of Mark Skorah, Q.C. and Julie Lamb to be your lawyers of record for your home inspection program through BFL.

### BFL Claims Advocacy

- BFL Claims Manager & Department will be available as a value added to place your insurance through BFL/Intact Insurance.
- Our claims department has over 30 years of experience handling E&O claims and in particular experience with Home Inspector's claims.
- We focus on maintaining goodwill and reputation of the inspector and will be your advocate.

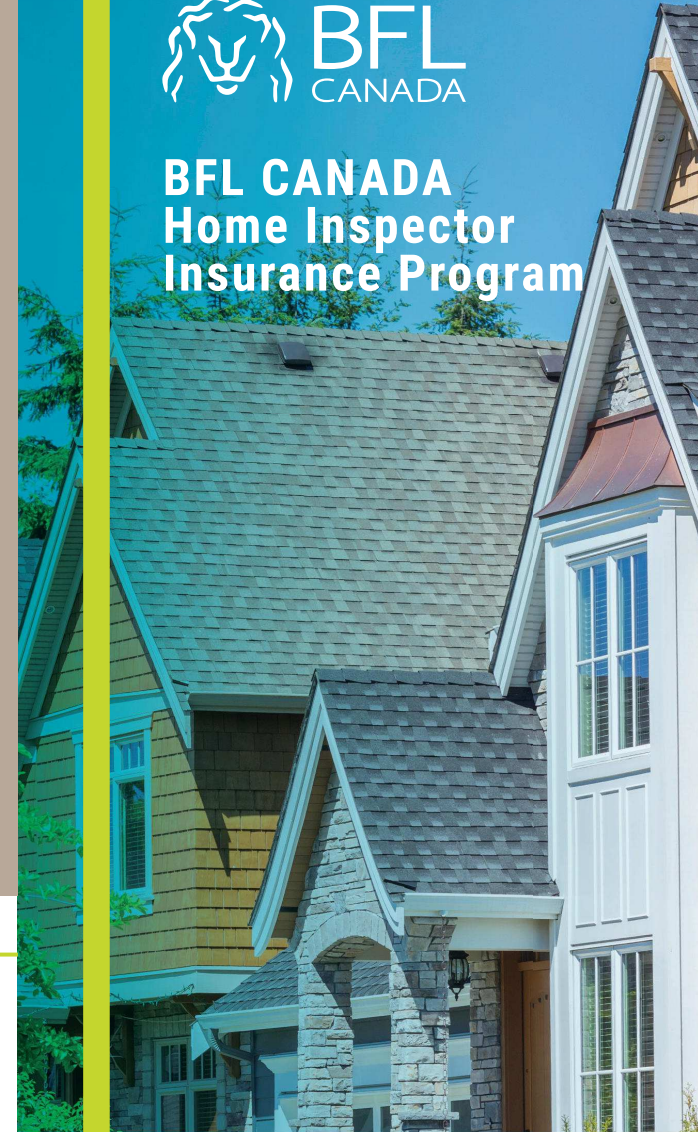
## CALL US TODAY FOR A QUOTATION OR TO GET MORE INFORMATION:

**BFL CANADA Insurance Services Inc.**  
**200-1177 West Hastings Street,**  
**Vancouver, BC V6E 2K3**  
**604 669-9600**

[bflcanada.ca](http://bflcanada.ca)     
**BFL makes a difference**



## BFL CANADA Home Inspector Insurance Program



This Insurance Program is underwritten by:



# HOME INSPECTOR INSURANCE HIGHLIGHT SHEET

## DESCRIPTION OF OPERATIONS

Visual, non-invasive inspections of residential dwellings, including single family, residential units or apartment buildings, commercial buildings of any kind, water sampling for third party testing, WETT inspections and Thermography

## PROFESSIONAL LIABILITY (E&O)

### Limit of Liability

\$1,000,000 Per Claim  
\$1,000,000 Annual Aggregate

or

\$1,000,000 Per Claim  
\$2,000,000 Annual Aggregate

\* Higher limits available upon request

### Deductible

**\$1,000**

## DEFENCE LIMITS

### Defence costs outside the Liability Limit.

Full limit of liability dedicated to the claim irrespective of the legal costs

## INCLUDED ANCILLARY SERVICES

- ✓ Water sampling for 3rd party testing
- ✓ WETT level 1 fireplace/stove inspection
- ✓ Thermography
- ✓ Radon screening and testing
- ✓ Infrared (thermal) imaging scans
- ✓ Mould inspection

## OTHER ANCILLARY SERVICES

The following ancillary services are subject to further underwriting review and appropriate certification. Additional premium may be applied:

- ✓ Standard wood destroying insect inspection
- ✓ Pool/spa inspection
- ✓ Private (well) water system inspection
- ✓ Energy audits
- ✓ Private onsite waste disposal system inspection
- ✓ Material sampling / asbestos

## LICENSE BONDING

License bonding is available upon request

## BFL CONTACT INFORMATION

**Cheryl Tran:** 604 678-5408

**Anne Taylor:** 604 678-5470

**Joyce Tseng:** 778 329-4180

**Email:** [inspectorins@bflcanada.ca](mailto:inspectorins@bflcanada.ca)

## PROFESSIONAL LIABILITY (E&O) PREMIUM

Subject to receipt and review of:

- ✓ Application
- ✓ Sample report
- ✓ Sample contract
- ✓ Resume
- ✓ Any certification documents
- ✓ Claim History

| Limits          | Premium |
|-----------------|---------|
| 1M/1M Aggregate | \$1,950 |
| 1M/2M Aggregate | \$2,250 |

## COMMERCIAL GENERAL LIABILITY

Pricing for Commercial General Liability as follows (includes Crime Coverage):

| Limit of Liability<br>(per occurrence) | Premium |
|--|---------|
| \$1,000,000                            | \$300   |
| \$2,000,000                            | \$400   |
| \$3,000,000                            | \$500   |
| \$5,000,000                            | \$750   |
| Deductible                             |         |
| \$500                                  |         |

| Tools & Contents |         |
|------------------|---------|
| Limit            | Premium |
| \$15,000         | \$100   |
| \$25,000         | \$200   |
| \$50,000         | \$400   |