

Summary of Changes

Errors and Omissions Insurance for Ambulance Operators

The following is a section-by-section summary of the key changes between the updated policy form AB35E-SRD-16-CAN/QUE and the former policy forms AB35E-SRD-09-CAN and AB35E-SRD-09-QUE. The actual policy documents supersede this summary.

Part I – Definitions

- Bodily Injury: the definition has been moved from within the Asbestos Liability Bodily Injury exclusion to Part I – Definitions.

Part II – Insuring Agreements

- Defence and Other Payments: Item (a) (former Item 1) has been amended to include “the United States of America”, underscoring where the Insurers’ duty to defend exists.
- Defence and Other Payments: Item (e) (former Item 5) has been amended to include loss of earnings, when an Insured is requested to attend at discoveries, mediation, trial, a coroner’s inquest or a human rights tribunal, up to \$300 per day per Insured, subject to a maximum of \$10,000.
- Defence and Other Payments: new Item (f), which details obligations in the event of a claim outside of Canada and the United States of America.
- The defence costs are integral. The Conformity to Statute condition will address the Quebec Civil Code requirement for defence costs to be in excess of the policy limits.
- New Item 4, which outlines when the Insurers’ duty to defend ceases.
- Territory: has been amended to be worldwide. (Item 2, Defence and Other Payments, outlines where the duty to defend exists.)

Part III – Exclusions

- Asbestos Liability Bodily Injury: the definition of Bodily Injury has been moved to Part I – Definitions.
- Prior Knowledge: has been revised.
- Related Entities: the first paragraph has been amended and a carve-back has been added in the event that interest is less than or equal to ten per cent (10%).

Part IV – Computation of Amounts Payable by the Insurers

- Limit of Liability of the Insurers: has been amended to reflect that the deductible is a split damage deductible.

Part V – Conditions

- Conformity With Law: has been replaced with “Conformity to Statute”, which specifically notes the Quebec Civil Code.
- Continuity: a new condition added to the wording.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.