

3875 Henning Drive
Burnaby, BC V5C 6N5
Tel 604/293-1481 Fax 604/293-1493

May 1, 2008

15 PAGES

Dear Registered Professional Biologist:

RE: APBBC Professional Liability, Commercial General Liability, and Property Insurance Programs

Thank you for your interest in our Insurance Programs. Please find an Errors & Omissions application form attached for the **Association of Professional Biologists of British Columbia** Professional Liability Program. We have also included an Application Addendum in respect of the Commercial General Liability Program, which may be of interest as it is prudent business practice, and often a contractual requirement to carry this coverage. We are also able to offer property insurance coverage in addition to the Professional and Commercial General Liability insurance, an application is enclosed for your completion. Property insurance is available with limits of \$10,000, \$25,000 and \$50,000, provided you have professional liability insurance in place.

ENCON made many improvements to the APBBC Insurance Program effective May 1, 2008. We have enclosed a document which lists many of these enhancements.

We would like to emphasize that Professional Liability Insurance provides coverage for you and your firm, **only for services usual and customary to the practice of a Registered Professional Biologist.** The by-laws and/or regulations established by your Association would set out what falls within these parameters. If you have other professionals working within your firm please contact our office for more information about some alternative coverage options.

With respect to Commercial General Liability (CGL) insurance, it is available only in conjunction with Professional Liability Insurance. It provides coverage for you and your firm, only for services usual and customary to a **professional consultant.** This Program is not designed for individuals or companies requiring Products and Completed Operations coverage, or that are contractually responsible for, or actually perform: construction, installation, maintenance, repairs, service, actual performance of labour, hands-on work or work of a physical nature, or the supervision thereof, or who manufacturer, distribute or sell any products. Please be advised that as a result, this CGL policy does not comply with the Ministry of Transportation Certificate of Insurance requirements.



Proud sponsor
of the
Vancouver Whitecaps FC

Head Office
604/293-1481

Maple Ridge
604/465-8333

Abbotsford
604/856-3099

Newton
604/596-9571

Aldergrove
604/856-4711

North Vancouver
604/986-5265

Brentwood
604/299-8111

Richmond
604/270-7709

Fort Langley
604/888-1555

South Vancouver
604/301-0344

Langley
604/533-3891

White Rock
604/536-2833



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May 1, 2008
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If your practice goes beyond the services detailed above, there may be coverage available outside the Association of Professional Biologists of British Columbia sponsored Programs which could better meet your needs.

We look forward to receiving your completed application forms in order to put coverage in place on your behalf or to determine your coverage needs outside of the Programs. Please do not hesitate to contact our office should you have any questions in this regard.

Sincerely yours,

HUB INTERNATIONAL INSURANCE BROKERS



Jordan Fellner, CIP, CRM
Account Manager

Email: jordan.fellner@hubinternational.com
Direct: 604-899-3939

Enclosures



2008 Policy Changes

- **Two-Year Policy** - Policies will be renewed on a two-year policy term, with annual billing. This means that you only complete one application for the two year period, rather than completing a new application each year. In time for the May 1, 2009 anniversary date, you will receive an invoice for the second half of your premium, rather than a new application to complete.
- **Premium Reduction** - Premiums have been reduced by approximately 15% from the rates for 2007-2008.
- **Defence Costs** - Defence costs are now in addition to the policy limit. Previously defence costs were included in the limit of coverage. The policy limit shown will be applied to court awards, claim settlements, or other claim costs rather than being used up by defence or legal costs.
- **Penal Defence Reimbursement** - On the Professional Liability policy, Penal Defence Reimbursement has been increased from \$50,000 to \$100,000.
- **Disciplinary Action - Legal Expense Coverage** - On the Professional Liability policy, Legal Expense Coverage has been increased from \$10,000 to \$25,000.
- **Retirement/Death/Disability/Cessation of Business Endorsement** - Professional Liability Coverage will extend under the policy to cover work done while the insured had insurance in place, provided operations have ceased entirely. If operations should start again, the endorsement is no longer applicable.
- **New Commercial General Liability Endorsements**
 - **Endorsement SEF 94** adds coverage for damage to hired automobiles up to a limit of \$50,000.
 - **Endorsement SEF 96** adds coverage for liability arising out of the use of hired or leased automobiles for business related use up to \$1,000,000, not to exceed 30 days, and use in Canada and the US only.
- **Third Party Forest Fire Fighting Expense** - \$1,000,000 Forest Fire Fighting Expense is now included on all Commercial General Liability policies issued on the group program. Previously \$175 was charged for this coverage extension.
- **Property Insurance** - Property Insurance is now available for limits of \$10,000, \$25,000, or \$50,000. See the enclosed application and rating sheet.

** These are brief descriptions of coverage only. **
Coverage is always subject to the terms and conditions of the policies in force.



ENCON Group Inc.
500-1400 Blair Place
Ottawa, Ontario K1J 9B8
Telephone 613-786-2000
Facsimile 613-786-2001
Toll Free 800-267-6684
www.encon.ca

Why professional liability insurance?

Issues arising from professional liability are of great concern today. There was a time when the professional (or quasi-professional) was not a target for lawsuits; clients would never have considered bringing an action against a professional, not even in instances where negligence or errors were obvious.

Times have changed. Today, the public and our legal system expect more and are much more inclined to initiate a lawsuit. When adjudicating cases, the courts have based their judgements on an increasingly higher standard of care and responsibility. The ever-increasing levels of education, training, experience and reputation of professionals have led the courts and the public to expect service which is superior than the average person.

This higher accountability can be overwhelming and even frightening for professionals. To think that one is responsible for every action he or she does or fails to do, and that any error, however innocent, could bring severe or negative consequences, is quite unnerving.

Why have public attitudes changed towards the professionals? There are a number of causal factors. Part of the answer is that the public has become more informed of its legal and contractual rights, and, rightly or wrongly, has been led to believe that a legal action may be initiated from any turn of events that was not an expected outcome by the client.

In addition, the media has brought to public attention the litigious climate of our modern society. Many legal actions have been sensationalized in the press. Lawyers have become much more aggressive in the demands for compensation, seeking ever larger and more extensive settlements.

Another reason why public attitudes have changed is because the relationships professionals have had with their clients have evolved. Traditionally, the connection between the professional and the client was much more personalized than it is today. In the past, clients' trust and confidence in the professional was absolute. Our changing society and financial constraints felt by many clients have heightened their awareness and increased the professional's accountability to the client.

Professional liability insurance is one form of protection for professionals and for their clients. Coverage will shield personal assets and will help maintain a good reputation through the defence of allegations of wrongdoing which might be frivolous or false. For the client who has suffered

some damages through the actions of a professional, liability insurance will ensure that there are adequate funds available to make amends for the wrong that has been done.

A professional liability policy covers errors, omissions or negligent acts which may arise from the normal or usual duties carried out by the insured.

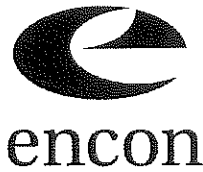
When the professional is an employee of a firm, the firm, as the employer, is responsible for the actions of the employee. However, a court of law may find a professional personally responsible for an incident that occurred due to an error, omission or negligent act committed by the professional as an individual. To date, we know of no such situation ever occurring, however, it is our opinion that given the behaviour of the courts in recent times, one may be made personally accountable.

In another scenario, the employed professional may offer a professional opinion or "moonlight" professional services on his or her own time. In this case, the professional would be personally responsible for any consequence of these actions. The policy of the employer may not provide coverage for the liability exposures of the moonlighter.

Should the limits of the employer's insurance be insufficient to meet the settlement of a claim in which the professional was co-defendant, then personal assets of the professional could be at risk. The difference in limits between the employer's insurance policy and the professional's policy is available to cover any shortfalls in these instances. A professional liability policy offers the insured peace of mind by knowing that he or she has independent coverage and by knowing what limits of that coverage are available.

ENCON is highly specialized in the area of professional liability and offers a variety of errors and omissions coverages. The coverages and premiums offered by ENCON are developed according to the specific requirements of each individual risk.

When claims do occur, the professional's decision to have obtained professional liability coverage will remove the financial consequence of a legal action and provide him or her with a solid, reputable insurer upon whom he or she may rely in full confidence.



Application

Errors and Omissions Insurance

Association of Professional Biologists of British Columbia

ALL APPLICANTS COMPLETE THIS SECTION
SECTION 1

- Individual Name: _____
- APBBC Membership Number: _____
- Address: _____
- Telephone: _____ Facsimile: _____ Email Address: _____
- Brief description of your current activities: _____

- Does the Applicant or any of its partners, officers, directors or employees have any knowledge or information of:
 - any alleged error, omission or negligent act which might reasonably give rise to a claim against them? YES NO
 - any claim made or threatened to be made against them in the last five years? YES NO
 - any unresolved job dispute or circumstance which might reasonably result in a claim? YES NO
 - having been called upon to make any payment or to forego any claim for fees as a result of any job dispute during the past five years? YES NO

In the event that the answer YES is given to any of the above questions, full details of the circumstances must be provided on a separate sheet.

- Has the Applicant ever previously purchased professional or errors and omissions liability insurance? YES NO
 If the answer is YES, please provide details on a separate sheet including name of Insurer, policy period, and policy number.
- Previous Insurance – Has any application for insurance made on behalf on the Applicant or any of the present partners, officers, directors or employees, or to the knowledge of the firm, on behalf of their predecessors in business, been declined or cancelled, or has renewal been refused in the past five years? YES NO

If the answer is YES, please provide details on a separate sheet.

- Please indicate limit required:
 - \$250,000 per claim/\$500,000 annual aggregate
 - \$500,000 per claim/\$1,000,000 annual aggregate
 - \$1,000,000 per claim/\$1,000,000 annual aggregate
 - \$2,000,000 per claim/\$2,000,000 annual aggregate

- Please indicate percentage of your activities in the following areas (should total 100%):

Agriculture _____	Biotechnology _____	Environmental Impact _____
Anatomy _____	Botany _____	Fisheries, Freshwater/Marine _____
Aquaculture _____	Cell Biology _____	Forestry _____
Behaviour _____	Development Biology _____	Freshwater Biology _____
Biochemistry _____	Ecology, Animal/Plant _____	
Biometrics _____	Entomology _____	

Other (specify): _____

ONLY INDIVIDUALS EMPLOYED BY A FIRM OTHER THAN THEIR OWN ARE TO COMPLETE SECTION 2
SECTION 2

- Name of Employer: _____
- Your Job Title: _____
- As well as being an employee, are you involved in any part-time consulting? YES NO If YES, complete SECTION 3.

ONLY THOSE EMPLOYED BY THEIR OWN FIRM ARE TO COMPLETE SECTION 3 INCLUDING THOSE INVOLVED IN PART-TIME CONSULTING SECTION 3

1. Individual Sole Proprietorship Corporation or Organization Registered Partnership or Joint Venture
2. Your Firm Name: _____
3. Former Firm Names (if applicable): _____
- 4.
- | | Full-Time | Part-Time |
|---|-----------|-----------|
| Number of Registered Professional Biologists: | _____ | _____ |
| Number of other technical staff: | _____ | _____ |
| Number of clerical staff: | _____ | _____ |
| Other (specify) | _____ | _____ |
| Total All Employees | _____ | _____ |
5. Fee Income:
- | | Last 12 Months
or Last Fiscal Year | Anticipated Next 12 Months
or Next Fiscal Year |
|---|---------------------------------------|---|
| (a) Gross Fees | \$ _____ | \$ _____ |
| (b) Fees paid to subconsultants | \$ _____ | \$ _____ |
| (c) Fees emanating from projects and
joint ventures separately insured | \$ _____ | \$ _____ |
| (d) Fees from USA or foreign projects | \$ _____ | \$ _____ |

WITHOUT LIMITATION OF ANY OTHER REMEDY AVAILABLE TO THE INSURER, IT IS AGREED THAT, IF THERE BE KNOWLEDGE OF ANY SUCH FACT, CIRCUMSTANCE OR SITUATION, ANY CLAIM OR ACTION SUBSEQUENTLY EMANATING THEREFROM IS EXCLUDED FROM COVERAGE UNDER THE PROPOSED INSURANCE.

APPLICANT'S CONSENT TO THE TRANSMISSION OF THE INFORMATION CONTAINED IN THE APPLICATION FORM

I hereby acknowledge that the information collected in the Application form is acquired by my insurance broker to be transmitted to ENCON Group Inc. for the sole purpose of obtaining an insurance policy, and will be kept confidential.

Moreover, I authorize ENCON Group Inc., its insurers or service providers to:

- conduct verification, using outside sources, of the information contained in the Application form, in attached documentation and in subsequently provided documentation;
- in the event of a claim, transmit the submitted and verified information to loss adjusters, lawyers or other similar offices for the purposes of investigating, defending, negotiating or settling any claims, as required.

For more information on ENCON's privacy policy, please contact privacy-officer@encon.ca.

DECLARATIONS AND SIGNATURE

The Undersigned Applicant for this insurance declares that, to the best of his/her knowledge and belief, that statements set forth herein are true and correct and that reasonable efforts have been made to obtain sufficient information to facilitate the proper and accurate completion of this application form. The Undersigned further agrees that if any significant change in the condition of the Applicant is discovered between the date of this application form and the effective date of the policy, which would render this application form inaccurate or incomplete, notice of such change will be reported immediately in writing to the Insurance Manager.

Although the signing of this application form does not bind the Applicant to purchase the insurance, the Undersigned Applicant agrees that this form and the information furnished pursuant hereto shall be the basis of the contract should a policy be issued and this form will become part of the policy.

It is also agreed that should a policy be issued, then the inclusion of more than one INSURED under a policy certificate will not increase the INSURERS' limit of liability. It is also understood that eligibility for this program is contingent upon membership, in good standing, in the Association of Professional Biologists of British Columbia.

Signature of Member _____ For and on behalf of: _____

_____ Date

Please return to:
HUB International Insurance Brokers
3875 Henning Drive
Burnaby, BC V5C 6N5
Telephone: 604-293-1481
Facsimile: 604-293-1493
tos.vanprof@hubinternational.com

**PROFESSIONAL LIABILITY INSURANCE
PREMIUMS FOR
ASSOCIATION OF PROFESSIONAL BIOLOGISTS OF B.C. (APBBC)
May 1, 2008 to May 1, 2010**

The premiums shown are for a full two year period.

PROFESSIONAL SITUATION	PROFESSIONAL LIABILITY COVERAGE LIMITS			
	\$250,000 Limit/Claim \$500,000 Annual Aggregate	\$500,000 Limit/Claim \$1,000,000 Annual Aggregate	\$1,000,000 Limit/Claim \$1,000,000 Annual Aggregate	\$2,000,000 Limit/Claim \$2,000,000 Annual Aggregate
1. RPBio in Private Practice - Only ONE RPBio in Firm	\$1,530	\$1,904	\$2,652	\$3,316
2. RPBios in Private Practice - More than One RPBio in a Firm, Per RPBio	\$1,140	\$1,420	\$1,980	\$2,474
3. RPBio Employed in Industry or Government	\$408	\$518	\$706	\$884
4. RPBio Employed and Consults Part-time, Gross Consulting Fees <\$20,000 annually	\$494	\$630	\$850	\$1,062
5. EXCESS FEES	If a Firm's Gross Fees are greater than \$1,000,000 annually, to the above Premium, add: Actual Gross Fees x 0.001			

DEDUCTIBLE: \$1,000 per loss

TERRITORY: Worldwide, subject to claims or lawsuits being first brought in Canada

SPECIAL EXCLUSIONS:

- Asbestos
- Boundary Surveys / Sub-Surface Conditions
- Delays
- Economic Return
- Fairs / Exhibitions Structures
- Intellectual Property Infringement
- Joint Ventures
- Pollution
- Tunnels / Bridges / Dams

INELIGIBLE FOR COVERAGE:

- Computer and information technology services including: software design, installation, sales or outsourcing.
- Sub-consultants or Sub-contractors
- E-Commerce/ E-Business

Commercial General Liability Insurance for Errors and Omissions Policy Holders

Commercial General Liability insurance provides coverage for legal liability arising out of your negligence for third party bodily injury and property damage.

You can purchase Commercial General Liability (CGL) insurance in conjunction with your Errors and Omissions (E&O) insurance at group rates.

- Limits of \$1,000,000, \$2,000,000, \$3,000,000 or \$5,000,000 available
- Third Party Property Damage deductible of \$500

Three reasons to consolidate your liability coverages:

1. Having both your E&O and CGL with the same carrier reduces the risk of gaps in coverage.
2. Convenience of concurrent expiry dates.
3. Discounted rates are a feature of this group program.

Coverage includes:

- Third Party Bodily Injury and Property Damage
- Personal Injury and Advertising Injury
- Medical Payments: \$5,000 per person / \$25,000 per accident
- Tenant's Legal Liability: \$500,000 sublimit
- Standard Non-Owned Automobile Liability: \$1,000,000 limit
- Forest Fire Fighting Expenses: \$1,000,000 limit



Application Addendum

Commercial General Liability Insurance

1. Name of Applicant: _____
Unless otherwise indicated, the Named Insured shall read the same as indicated on the Errors and Omissions application to which this addendum is attached.

2. Form of Business

- Individual Partnership or Joint Venture Corporation or Other Organization

3. List all locations at which business is conducted, providing details indicated below.

Location Address	Sq. Ft.	Owned	Leased
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

4. Provide a complete description of non-consulting operations, if applicable. Not Applicable or

(a) Construction, installation, maintenance, repairs, service: _____

(b) Actual performance of labour, hands-on work or work of a physical nature, or the supervision thereof:

(c) Products manufactured, distributed or sold: _____

5. (a) List any employees who are not covered under Provincial Workers' Compensation Plans.

Number	Location	Function
_____	_____	_____
_____	_____	_____

(b) List any employees who are domiciled in the U.S.A.

Number	Location	Function
_____	_____	_____
_____	_____	_____

6. Describe any work or service performed on behalf of the Applicant by other contractors. Provide estimates of the annual cost of such work. Provide details of insurance which the Applicant contractually requires these contractors to maintain, and the method by which they are requested to provide evidence of such insurance.

7. Please indicate Limit required Per Occurrence and Annual Aggregate:

- \$1,000,000
 \$2,000,000
 \$3,000,000
 \$5,000,000

8. Insurance

(a) Name of Present or Most Recent Insurer: _____

(b) Policy Period: _____

9. Has any Insurer cancelled, declined or refused to renew or issue this type of insurance for the Applicant?

- Yes No

If yes, give reason: _____

10. Claims History None

Please detail General Liability claims or potential claims that have come to the Applicant's attention during the past three years. For each incident, detail the date of the loss, nature and cause of the claim, amount claimed, costs actually incurred (claim investigation, defence costs and damages), and status of the claim. Please use additional paper if necessary.

PLEASE NOTE: The intent of the ENCON Commercial General Liability policy is to cover the Insured for exposures usual and customary to a professional CONSULTANT. This coverage is not intended to insure risks that are contractually responsible for, or actually perform, construction, distribution, installation, maintenance, manufacturing, repairs or sale of products operations. It is understood and agreed that the completion of this application does not bind the Insurers to sell nor does it obligate the Applicant to purchase the insurance.

Signature of Applicant

Date

Please return to:
HUB International Insurance Brokers
3875 Henning Drive
Burnaby BC V5C 6N5
Telephone: 604-293-1481
Facsimile: 604-293-1493
tos.vanprof@hubinternational.com

**COMMERCIAL GENERAL LIABILITY INSURANCE
PREMIUMS**

May 1, 2008 to May 1, 2010

The premiums shown are for a full two year period.

	COMMERCIAL GENERAL LIABILITY COVERAGE LIMITS			
	\$1,000,000 Per Occurrence \$1,000,000 Annual Aggregate	\$2,000,000 Per Occurrence \$2,000,000 Annual Aggregate	\$3,000,000 Per Occurrence \$3,000,000 Annual Aggregate	\$5,000,000 Per Occurrence \$5,000,000 Annual Aggregate
MINIMUM PREMIUM	\$1,054	\$1,410	\$1,682	\$2,576
First 4 Professionals in Firm, EACH	\$348	\$468	\$570	\$824
Next 5 to 10 Professionals, EACH	\$298	\$392	\$468	\$706
Any Additional Professionals, EACH	\$238	\$314	\$382	\$586

FOREST FIRE FIGHTING EXPENSE: Sub-Limit of \$1,000,000 included

PROPERTY DAMAGE DEDUCTIBLE: \$500 per occurrence

TERRITORY: Worldwide, subject to claims or lawsuits being first brought in Canada

SPECIAL EXCLUSIONS
- Asbestos
- Health Hazard

INELIGIBLE FOR COVERAGE:
- Products and Completed Operations, including:
 ↳ construction, installation, maintenance, repairs, service, actual performance of labour, hands-on work or work of a physical nature, or the supervision thereof, and products manufactured, distributed or sold.
 - Sub-consultants or Sub-contractors
 - E-Commerce / E-Business
 - Locations Outside of Canada
 - Motorized Snow Vehicles

NOTE: This coverage does not comply with Insurance requirements for any contract with the B.C Ministry of Transportation. This coverage is only available in conjunction with program Professional Liability coverage.



ENCON - PROPERTY & CRIME INSURANCE APPLICATION

Insurance Broker & Location: HUB International TOS Insurance Brokers
3875 Henning Drive, Burnaby, BC V5C 6N5

Name of Insured: _____

Street: _____ Suite _____

City: _____ Province: _____ Postal code: _____

Construction

- 1. Fire Resistive
- 2. Non-Combustible with Masonry Walls
- 3. Non-Combustible with Non-Masonry Walls
- 4. Masonry
- 5. Masonry Veneer
- 6. Frame and all Other

Public Protection

- Less than 305 meters (1,000 feet) to a hydrant
- Greater than 305 meters (1,000 feet) to a hydrant, but less than 8 kilometers (5 miles) to a fire hall
- Greater than 8 kilometers (5 miles) to a fire hall.

Percentage of building Sprinklered: _____

Occupancy (other than by client) _____

How many mortgages are on this property? _____

If built before 1965 indicate the latest year each of the following systems was "completely" updated:

Roof _____ Plumbing _____ Sprinklers _____ Heating _____ Electrical _____ Air Conditioning _____

Building Type: High Rise Enclosed Mall Strip Plaza Stand Alone Other _____

Heat: Forced Air Gas Electric Oil Other _____

Air Conditioning: Central Air Roof Top Other _____

Total no. of storeys: _____

Prior Carrier and Policy Number: _____

List all losses within the last five years (Property and Crime):

Date	Amount Paid	Amount Outstanding	Deductible	Description	Insured	
					<input type="checkbox"/> Yes	<input type="checkbox"/> No
					<input type="checkbox"/> Yes	<input type="checkbox"/> No
					<input type="checkbox"/> Yes	<input type="checkbox"/> No
					<input type="checkbox"/> Yes	<input type="checkbox"/> No

COVERAGES REQUIRED:

Contents of Every Description: Limit \$ 10,000 Premium \$ 350
 Limit \$ 25,000 Premium \$ 400
 Limit \$ 50,000 Premium \$ 500

Miscellaneous Equipment Floater: Limit \$ 5,000 Premium Included

I am applying for insurance based on the information provided above. I authorize you to collect, use and disclose personal information gathered connection with this application for insurance or a renewal, extension or variation thereof by Aviva for business purposes.

Signature: _____

Date: _____

**PROPERTY INSURANCE
PREMIUMS**

May 1, 2008 to May 1, 2010

The premiums shown are for a full two year period.

		COVERAGE / PREMIUM		
	\$10,000 Contents of Every Description	\$25,000 Contents of Every Description	\$50,000 Contents of Every Description	
PREMIUM	\$700	\$800	\$1,000	

DEDUCTIBLES:

\$1,000 All Insured Losses, except
 \$25,000 Flood
 20% of insured values or \$25,000 Earthquake

EXTENSION:

\$5,000 Miscellaneous Floater

INELIGIBLE FOR COVERAGE:

Laptops

PREMIUM PAYMENT OPTIONS

We are pleased to provide you with the following payment options:

1. Cheque
2. Visa or MasterCard – by mail or fax (please see form on reverse)
(NB: Only available on premiums less than \$5,000.00)
3. Telebanking or Web-Banking
4. Post-dated cheques - equal installments - dated; policy effective date (May 1st), 30 days (June 1st), and 60 days thereafter (July 1st). All 3 cheques to be forwarded together.

As a service to our clients, when this option is chosen, there will be no service charges or interest added to your account.

5. Premium Finance Contract - a down payment and monthly payments either by post-dated cheques or automatic debit from your bank account. This service is provided through AIG Credit Corporation, and is subject to interest charges. Please contact our office for further details.
(NB: Only available on premiums in excess of \$1,000.00)

Note: Premiums are due on the effective date of the policy. A service charge of 1 ½% per month (18% per annum) will be charged on past due balances.

Please do not hesitate to contact our office should you have any questions or concerns.

Thank you.

Hub International TOS Insurance Brokers

HUB International TOS Limited

Credit Card Authorization

Date: _____

Certificate Number: _____

Customer Name: _____

TOTAL PAYMENT AMOUNT: _____

Visa Mastercard

Card Number: _____

Expiry Date: _____

Cardholder Signature: _____