



Personal Umbrella Liability

EXTRA PROTECTION AGAINST LARGE LAWSUITS

Your existing personal insurance — including home and auto policies — provides some basic protection. But what if you're faced with a lawsuit for a larger amount of money than your existing coverage provides?

Fortunately, you can get the extra protection you may need with Personal Umbrella Liability Insurance. The plan could protect you against large lawsuits from third parties by providing extra coverage limits to your existing home and auto insurance policies. So you can feel more secure.

GAIN THESE ADVANTAGES

Pays approved third party settlements and legal costs that are beyond the limits of your home and automobile liability policies

Choose from \$3- to \$5-million additional liability coverage

Covers many types of third party claims including defamation of character, libel and false arrest

Highly economical premiums

This plan is no longer available

The Personal Umbrella Liability Insurance plan is underwritten by Aviva Insurance Company of Canada.

 **CDSPI** **ADVICE.
INSURANCE.
INVESTMENTS.**

If you have questions about the plan, or would like to obtain no-cost insurance advice* from a licensed professional, please contact CDSPi Advisory Services Inc. at:

1.800.561.9401 or **cdspi.com**

* Restrictions may apply to advisory services in certain jurisdictions.

How Personal Umbrella Liability Insurance Provides Extra Protection

Personal Umbrella Liability Insurance can provide coverage in case a large lawsuit award goes beyond the limit of one of your primary personal insurance coverages. For example, if a third party is awarded \$2-million in a car accident covered by the plan, and the liability limit on your automobile policy is \$1-million, then the primary policy pays the \$1-million limit on your policy, and Personal Umbrella Liability Insurance will pay the second \$1-million.

In order for the policy to respond to an automobile claim that occurs outside of Canada and the U.S., you will need to maintain an underlying policy limit of \$250,000. If this limit is not maintained, you will be responsible for the first \$250,000 of any loss. This is a "self-insured retention limit".

If you own a home, vacation property and vehicles, you can increase your liability insurance (beyond your underlying coverages) on them all at once — by millions of dollars — for a single low premium.

EXTEND YOUR COVERAGE FOR MANY TYPES OF INSURANCE

Umbrella coverage applies to liability claims under all of the insurance policies listed below when they carry \$1-million or more of liability coverage:

- Homeowners
- Condominium
- Tenants
- Vacation properties
- Boats
- Personally owned or leased automobiles
- Recreational vehicles
- Other motorized vehicles

GAIN ADDITIONAL PROTECTION

Personal Umbrella Liability Insurance may cover some third party liability claims that are not covered by your primary policies. Types of claims covered include those for defamation of character, libel, slander, invasion of rights or privacy, false arrest, wrongful detention, wrongful eviction, mental anguish, mental injury and malicious prosecution. For covered situations, the plan provides legal representation, and pays any third party settlement and all approved legal costs.

Conditions and Limitations

Details, terms, conditions and exclusions are set out in the certificate booklet for the Personal Umbrella Liability Insurance plan. Please note that coverage does not apply to:

- any acts committed or directed by the insured with the intention of causing physical injury or property damage, other than acts of reasonable force to protect persons or property
- property damage to property owned by the insured
- property damage to property rented by the insured or in his or her care, custody and control, to the extent the insured has agreed to provide insurance for such property
- liability arising out of the ownership, use or operation of any automobile by or on behalf of the insured, other than as provided by the Standard Excess Auto Policy of the insured's jurisdiction
- the ownership, maintenance, operation or use of any watercraft, or motor vehicle designed for recreational use off public roads or registered as a recreational motor vehicle unless the insured holds underlying liability insurance for such watercraft or recreational motor vehicle set out in the Memorandum of Insurance, and then this insurance only applies in excess of and in accordance with the terms and conditions of such underlying liability insurance
- the ownership, maintenance, operation or use of any aircraft
- property damage to any aircraft which the insured rents or uses or is in his or her care, custody or control
- the insured's business activities (other than farming), or business property, unless the insured holds an underlying personal liability policy for such activities or property

- any obligation under workers' compensation, unemployment compensation, disability benefit legislation or other similar legislation
- loss or damage caused by war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power
- loss or damage caused by contamination by radioactive material
- acts or omissions of the insured as an officer or director of any corporation or organization
- claims against the insured for malpractice or error in providing or failing to provide professional services
- claims arising from erasure, destruction, corruption or misinterpretation of data or for erroneously creating, amending, entering, deleting or using data; including loss of use arising therefrom and claims arising from the distribution or display of data by the Internet, an intranet, extranet or other similar system
- any claim arising directly or indirectly out of terrorism or any activity by a government agency to prevent or respond to terrorism
- claims against each other by insured individuals who are covered under the same memorandum of insurance

Please note:

- Mould/fungi, asbestos, contagious diseases, pollutants, contamination, punitive damages, violation of law or ordinance, liability for physical, sexual and emotional abuse, liability for third party damage
- Coverage does not apply to any liability arising out of the ownership by the Insured of real property located outside of Canada
- Coverage does not apply to any liability arising from the ownership of any automobile which is licensed outside of Canada
- Vehicles registered in a company name are not covered under this policy, except vehicles for personal use only

Annual Premium Rates and Insurance Limits

Provincial taxes are extra where applicable under provincial laws.

COVERAGE AMOUNT (IN EXCESS OF YOUR PRIMARY COVERAGE)	ANNUAL PREMIUM
\$3,000,000	\$235
\$4,000,000	\$250
\$5,000,000	\$275

Eligibility

You are eligible for Personal Umbrella Liability Insurance when you have at least \$1-million third party liability on your home and your automobile policies and all other eligible third party policies, and you are resident in Canada and:

- A licensed dentist in Canada who is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible)
- A full-time undergraduate or graduate student in a Canadian faculty or college of dentistry
- A dental staff member, who works for at least one dentist who is a member of the CDA or a participating provincial or territorial dental association
- An employee of the CDA, a provincial or territorial dental association or CDSPI (including its affiliates)
- Any retired dentist who was formerly a member of the CDA or a participating provincial or territorial dental association
- Any spouse (legal or common-law), same-sex partner and immediate family member (child, grandparent, grandchild, mother, father, brother, sister and in-laws) of any eligible person listed above

(As the Quebec provincial association does not participate, Quebec dentists and students must be members of the CDA to apply for or increase coverage under this plan, and dental staff members in Quebec must work for a dentist who is a CDA member.)