

Coverage Highlights:

- **Specifically Designed for Bookkeepers**
 - Includes **CGL** and **E&O**
- **Preferred Rating**
 - Low premiums for both E&O and CGL & Office Package
- **Enhancements**
 - Includes Property Coverage and Extra Expense
 - Proper E&O designed for bookkeepers including Unintentional Infringement of Intellectual Property Rights, and Unintentional Misuse of Information
 - Includes \$100,000 Income Tax Penalties Endorsement (reimburses the insured for penalties imposed upon him by the Canada Revenue Agency)
 - Includes right and duty to defend

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Dear Bookkeepers,

John Ross Insurance is pleased to be the Endorsed Insurance Provider for the Institute of Professional Bookkeepers of Canada (IPBC).

Founded in 1928, we are a full service brokerage partnered with one of Canada's largest insurers - Intact Insurance ("A" rated) - to offer IPBC members a cost effective and comprehensive insurance solution specifically designed to meet the needs of bookkeepers.

Below is the summary of the programs we offer:

Errors and Omissions insurance (professional liability) - provides coverage for losses, and defense costs arising out of your negligent act, error, or omission or allegations to that effect.

Our **Office Package** is specifically designed for bookkeepers. It provides coverage for **Commercial General Liability (CGL), Contents, and Extra Expense.**

Commercial General Liability - provides protection against Third Party Bodily Injury and Property Damage claims against insureds, including defense costs.

Contents – The limit for this coverage should be the full replacement cost of your business property on premises. i.e.: furniture, desks, phones, computers, tenant improvements (if any), etc.

Extra Expense – The additional costs incurred to continue conducting business should your premises suffer an insured loss; i.e., expense of using other facilities, cost in obtaining property for temporary use, advertising the new location, etc.

Limits of Coverage	Program Rate Indication	Non-Program Rate Indication
\$500,000 Errors & Omissions	\$635	N/A
\$1,000,000 Errors & Omissions	\$780	\$1250
\$2,000,000 Errors & Omissions	\$1,095	\$1500
\$1,000,000 CGL; \$40,000 Contents	\$300	\$550
\$2,000,000 CGL; \$40,000 Contents	\$350	\$600

*Your premium may be higher depending on your total revenue.

Bookkeepers on our program enjoy a savings of \$400 or more! We would be more than pleased to assist you with your insurance needs. Thank you for your consideration, we look forward to hearing from you.