As a member in good standing with Mortgage Professionals Canada, you have access to the premier Errors & **Omissions Insurance** policy in the marketplace.





The policy is administered by RDA Inc. providing Errors & Omissions insurance to the mortgage brokerage industry since 1990.

> 290 Rowntree Dairy Road, Woodbridge, ON L4L 9J7 Tel: 1-800-479-6450 Fax: 905-652-8688

mortgageproscan@rdainsurance.com

Coverholder at LLOYD'S



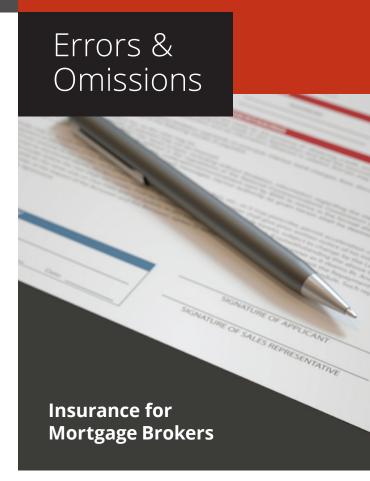
Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

Lloyd's interacts with thousands of brokers daily to create insurance solutions for businesses in over 200 countries and territories around the world.

Lloyd's enjoys strong financial security supported by excellent ratings.



Mortgage Professionals Canada is the national association representing Canada's mortgage industry. Founded in 1994, Mortgage Professionals Canada is the recognized voice of Canada's growing and multi-faceted mortgage industry.

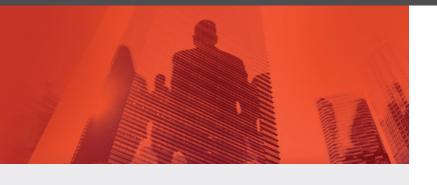




MortgageProsCan.ca

Attractive Rates

Our dual rating system provides affordable premiums for both small and large mortgage brokerage firms.



Professional Liability Insurance (E&O) for Mortgage Professionals Canada Members

As the Insurance Broker for the Mortgage Professionals Canada E&O Program since 1990, RDA Insurance fully understands the types of claims that mortgage brokers are exposed to on a daily basis.

Program highlights include:

- Policy limits up to \$5,000,000/claim with a \$10,000,000 policy annual aggregate to provide proper coverage even for commercial brokers.
- Directors & Officers Insurance (D&O) coverage - \$50,000
- Employment Practices Insurance \$25,000
- Legal Assist Hot-line Access
- Full prior acts coverage. There is no retroactive coverage date which means our policy provides coverage from the day you commenced business.

- Libel and slander claims are not excluded.
- Coverage satisfies the Alberta Insurance Council, Saskatchewan Insurance Council, and the Insurance Council of Manitaba requirements for selling mortgage life insurance.
- Coverage satisfies the requirements for mortgage brokerages in Alberta,
 Saskatchewan, Manitoba, and mortgage brokers and administrators in Ontario and New Brunswick.
- Affordable policy premiums starting as low as \$600/year with a simple application. Coverage can be bound the same day the application is received.
- Penal Defense Reimbursement \$150,000
- Disciplinary Legal Expense Reimbursement - \$100,000
- Loss of Earnings Reimbursement Coverage - \$500/day
- Security and Privacy Liability Sub-limit of \$100,000 (higher limits will be available for an additional premium)

The Professional Advantage

Professional liability insurance (E&O) means just that – insurance for the professional. Mortgage Professionals Canada strongly supports and recommends all brokers purchase Errors & Omissions insurance to protect their business and personal assets. One claim is all it takes to bring about the collapse of a viable business.

Peace of Mind

Professional liability insurance provides peace of mind to the general public along with mortgage professionals involved with mortgage transactions.

With one of the most comprehensive programs in the marketplace the answer is simple - Mortgage Professionals Canada's Errors & Omissions insurance program.

GET PROPERLY COVERED!

For More Information Contact RDA

Nancy Bonnici 1-800-479-6450, 905-652-8680 ext 2377

nancyb@rdainsurance.com mpc@rdainsurance.com www.rdainsurance.com

