



## About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With around 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue nearly \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit [marsh.com](#), follow us on [LinkedIn](#) and [Twitter](#) or subscribe to [BRINK](#).

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# Canadian Pest Management Association (CPMA) Insurance Program

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Marsh administers a program for the members of the CPMA. By bringing together members of the CPMA with one insurance company, we are able to offer discounts through volume buying. The core insurance program is underwritten by the Aviva Insurance Company of Canada (with Legal Expense Insurance underwritten by HDI Global Specialty SE) which makes available an attractive package policy at competitive rates.

## Included program coverages

### Commercial General Liability

- This coverage provides protection for your negligence which may result in injury to a person or for damage to property. The industry's normal pollution exclusion has been amended to meet your requirements.

### Errors and Omissions (Professional Liability)

- Please note that higher limits are available.

### Legal Expense Insurance\*

- Employment Disputes
- Contract Disputes and Debt Recovery
- Legal Defense and more

## Optional coverages

There are numerous other insurance coverages that you may wish to consider, such as Commercial Automobile Insurance (including a multi-policy discount), as well as:

### Property Coverage

- Buildings
- Contents
- Office Equipment
- Computer Equipment
- Business Interruption
- Mobile Equipment Floater
- Tool Floater

### Crime Coverage

- Loss of Money
- Employee Dishonesty

### NEW — Health and Benefits (underwritten by selected insurers)

- Prescription
- Dental
- Disability
- Vision and more

The coverage and limits you require will be unique to your business!

## Our commitment to you

Marsh continues to work with the CPMA to ensure your insurance needs are being met. Your loyalty and continued business are our number one concerns when Marsh represents you in the insurance marketplace.

We are pleased to again offer a loyalty discount of 5% for those who have participated in the program for three or more years. The discount increases to 10% for those who have participated for more than five years.

Marsh has been in the group program business for more than 40 years with a specialized team of professionals — each trained to support the needs of our business clients.



Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

\* Please note that legal expense insurance is a product of ARAG Legal Solutions Inc. and a mandatory part of the CPMA insurance Program. It will be shown as a separate coverage on your insurance invoice.