

With the IFB Corporate Coverage Solution, your policy is tailored to fit your business structure

Each policy is individually underwritten and has its own aggregate limit — no plan aggregate applies.

Corporate Coverage provides protection when:

- Claims arise from acquired agencies or portfolios
- Claims arise from agents who no longer carry individual coverage due to retirement, death, or lapse of individual coverage
- Claims arise due to the errors of corporate employees
- Government licensing or insurer contract compliance
- Your corporation is named alone in a suit.

IFB has been representing independent brokers for 25 years, and providing affordable and broadly worded coverage for advisors for almost as long. Now, together with our plan broker, Magnes, we're bringing fresh new ideas to the corporate market. We are your one-stop solution for all your coverage needs: Individual and Corporate Liability Insurance, Financial Institution Bonds, Office Insurance, Privacy and Network Security Coverage, and more!

All this, and great service, too!
You owe it to yourself to take a look.

**Give us a call at 905-279-2727
(toll-free 1-888-654-3333)
or visit us online at www.ifbc.ca**

Finally: A solution that's as individual as you are.



Life is complicated enough.
That's why we provide a one-stop solution
for all your insurance needs.

Coverage that's tailored to you —
all under one roof.



An integrated solution...

Corporate E&O for Agencies and Mutual Fund Dealers

Historically, Corporate E&O insurance was expensive coverage to obtain and so, many corporate entities relied on the 'defense cost' coverage offered through the individual policies of their contracted advisors — often leaving their business dangerously exposed!

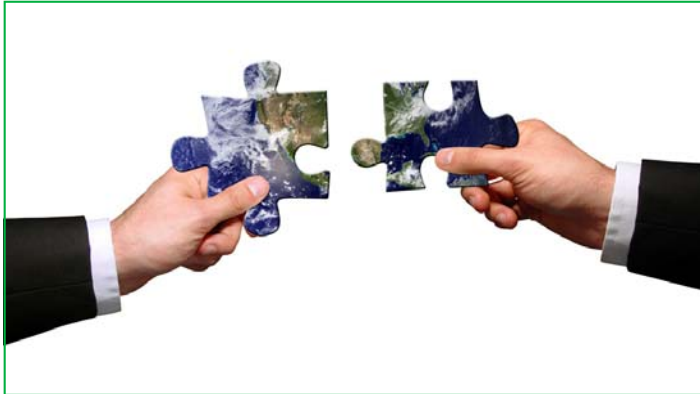
True Corporate Cover

While it's important that you, your brokers/ reps and anyone else involved in active selling are covered by a plan like the IFB Broker Plan, this only gives you and your corporation partial protection. The IFB Corporate Coverage Solution is designed to do what plans for individuals don't do: cover the acts of the corporation through its employees responsible for the management and administrative aspects of day-to-day business.

A Solution that Works

The IFB Corporate Coverage Solution works with individual E&O to provide your business with complete protection — at a price that won't put you out of business!

The IFB Corporate E&O program is individually underwritten, can be applied for at any time, and offers limits and deductibles that are very flexible, so that you can tailor your coverage to meet your own particular needs.



Individual E&O for Agents, Brokers and Registered Representatives

IFB has long been known for our Individual Errors and Omissions plan. Our enviable claims history has allowed us to keep premiums stable, and we now offer coverage for mutual fund advisors starting as low as \$674 with limits up to \$5 million!

For agencies and dealers, there are key benefits when your contracted advisors to have their coverage under the IFB plan:

- **Stability** — One of the best things about a large group plan is that any losses are spread over the group and are less likely to have a negative impact on rates or the future viability of the plan. While some firms have developed 'in-house' plans, these smaller programs are less able to withstand the potentially catastrophic effects of a large claim (or several smaller claims) that would only cause a ripple for a larger group.
- **Protection** — Your advisors who have coverage under the IFB Individual Broker Plan provide valuable protection for you. The plan will defend you in the event that your firm is sued as a result of the advisor's negligence. Often referred to as 'vicarious liability' or 'defense cost cover', this is a protection that you can't afford to be without!



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