



Directors & Officers Insurance Program



**FS Insurance
Brokers**

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Directors & Officers Insurance Program

FS Insurance Brokers, a subsidiary of FirstService Financial, is pleased to present to you a directors & officers program made available exclusively through FirstService Residential.

We are offering one of the most cost-efficient and coverage-effective directors & officers programs available in the market to help you manage your risk and comply with regulatory requirements.



Broad coverage terms

Defense costs outside the limit
Employment Practices Liability automatically included



Competitive pricing



Choice of legal counsel



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FS Insurance Brokers was formed for the purpose of aggregating the buying power of the communities we represent in North America to enhance operating efficiencies at reduced costs. We have been successful in providing insurance programs to our managed communities, working with large corporations, banks, and insurance companies across North America to offer our clients the best coverage at the most competitive prices.

Price

- Average savings range from 10-15%.
- Minimum premium: \$750.

Service

- Dedicated claims administration.
- Dedicated program manager and underwriting staff.
- Loss run analysis capability.

Competitive Advantage

- Lower cost will equate to overall lower assessments.
- Proprietary product availability only to FirstService Residential managed clients.
- Aggregated insurance buying power of FirstService.
- FirstService's aggregated loss portfolio outperforms the standard market loss performance by more than 40%.

Ease of Use

- FS Insurance Brokers, a wholly-owned subsidiary of FirstService Financial, administers this program.
- Single application process (can be combined with Fidelity).
- Quote turn-around time of 24-48 hours from receipt of completed application.

Security

- This program is written by AIX Specialty Casualty Company (a member of The Hanover Insurance Group, Inc.) with an A.M. Best Rating of A (Excellent); XIV (\$1.5B to \$2B).
- A long-term insurance company partner can provide pricing stability.

Terms

- Our policy offers broad wording specifically designed for Residential Association exposures.
- Coverage is written on a claims-made basis.
- One-year policy term.

FS Insurance Brokers is AIX's agent to solicit, distribute, underwrite, and bind your insurance policy. We will receive compensation from AIX which may vary depending on a number of factors including the insurance contract, the amount of premium paid to AIX, the volume of business we provide to AIX or the profitability of the insurance contracts we provide AIX. We will earn interest on premium and return premium remitted to us while such funds are maintained in our premium funds fiduciary account. We also may receive compensation from one or more of our affiliated companies. Such affiliated companies may also be compensated for their services separately.

