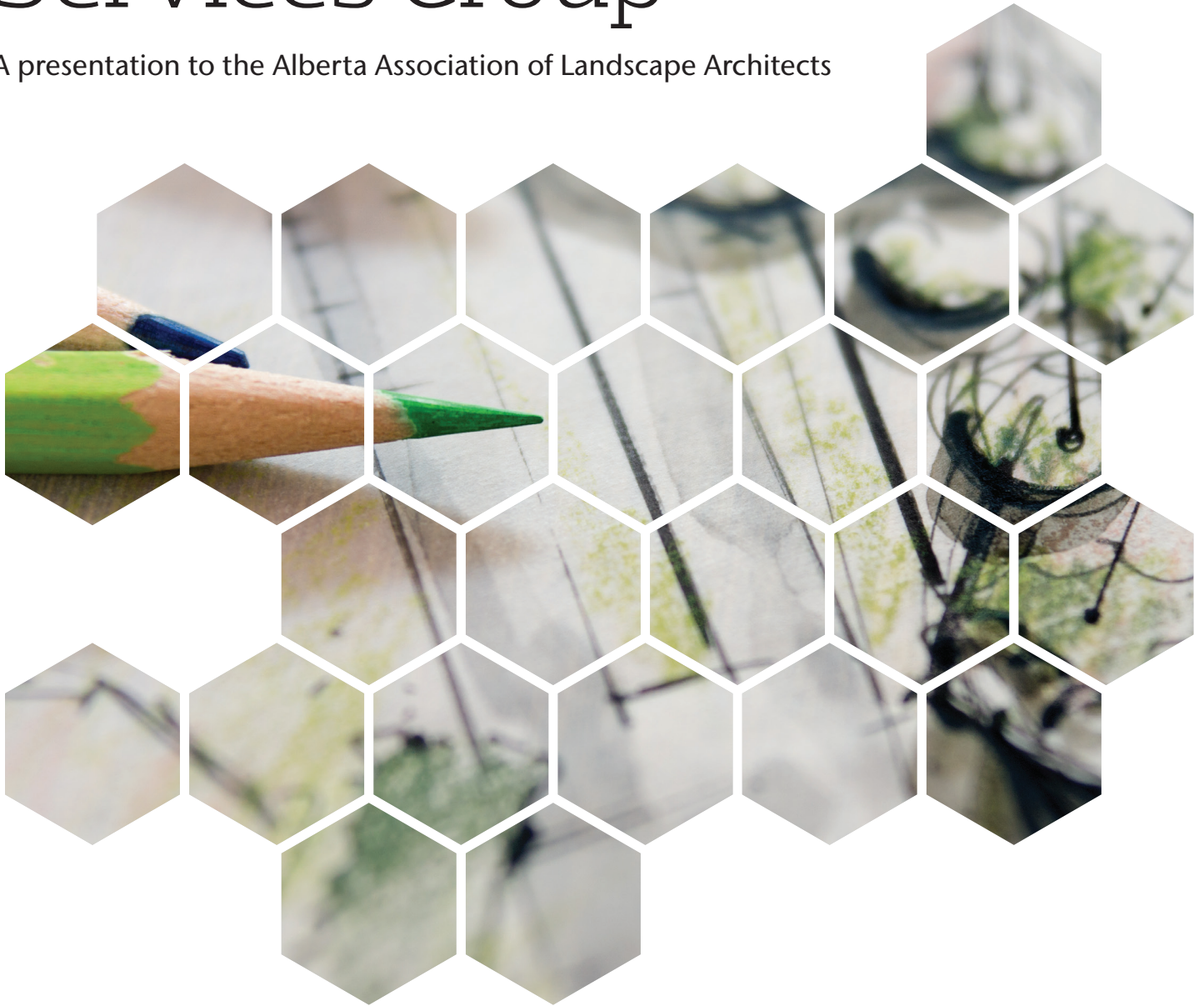


Aon's Professional Services Group

A presentation to the Alberta Association of Landscape Architects



About Aon

Aon Reed Stenhouse

For more than 160 years, in one form or another, Aon Reed Stenhouse has been a major force in the Canadian insurance industry.

Aon Reed Stenhouse, operating under the brand name Aon Risk Solutions, is Canada's leading insurance brokerage and risk management services firm. We serve an extensive client base, handling more than \$2 billion in annual premiums on behalf of our clients.

- Insurance brokerage
- Risk management
- Employee health and benefits

Our 1,600 professionals serve clients from 22 offices located across Canada. We provide our clients with a wide range of innovative solutions. Each day, Aon professionals work to deliver the best solutions to our clients.

Aon Risk Solutions

- Worldwide leader in risk advice and insurance broking
- Unmatched global network of offices
- Leading industry innovator
- Industry leader in captive management and affinity programs
- Aon Global Risk Consulting (AGRC) claims and risk consulting

Aon plc

Aon plc (Aon Reed Stenhouse's parent company, is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.



The Edmonton branch services all of northern Alberta's insurance needs, including professional liability, general liability, property, crime, and cyber. We also provide unique coverage for members. Aon's team of insurance professionals ensures your business is covered to its full potential.



Why is Aon's PSG the team for you?

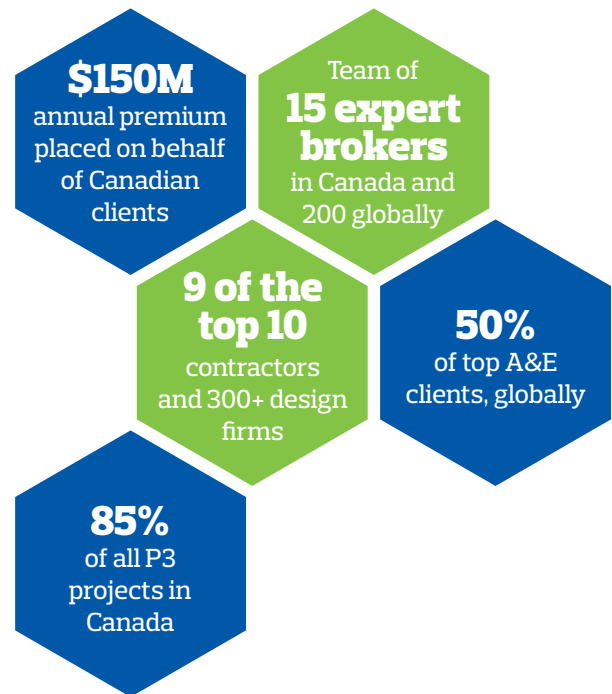
Aon is the only insurance broker with a unified global team dedicated solely to providing specialized insurance brokerage and risk advisory services to professional service firms. Aon Risk Solutions' Professional Services Group focuses on the needs of architects, engineers, and a wide variety of other professionals. We think globally, but act on behalf of our clients locally.

Unique and extensive knowledge

- We create innovative, broker-driven insurance solutions tailored to meet the specific needs of our individual clients, rather than accepting “off-the-shelf” products offered by insurance markets.
- We collect superior proprietary risk information that allows us to provide our clients with industry-leading benchmarking data.

Market access and expertise

- We have access to over 25 insurance markets and direct access into Lloyd's of London, compared to other local brokers who access on average less than five insurance markets.
- We have our own exclusive product backed by Lloyd's of London.
- We place CAD 100 million in premium on behalf of Canadian clients, and approximately USD 700 million in premium per annum on a global basis.
- We have more market and rate data than any other broker or insurer.



- Our size and market position, together with our dedicated brokerage specialists, allow us to negotiate proprietary products, enhancing endorsements and manuscript policies to respond to the unique exposures that our clients face.
- We maintain active relationships with insurance company senior management, product line managers, line underwriters, and claims professionals to ensure appropriate points of access for our clients and, more importantly, responsive claims resolution.

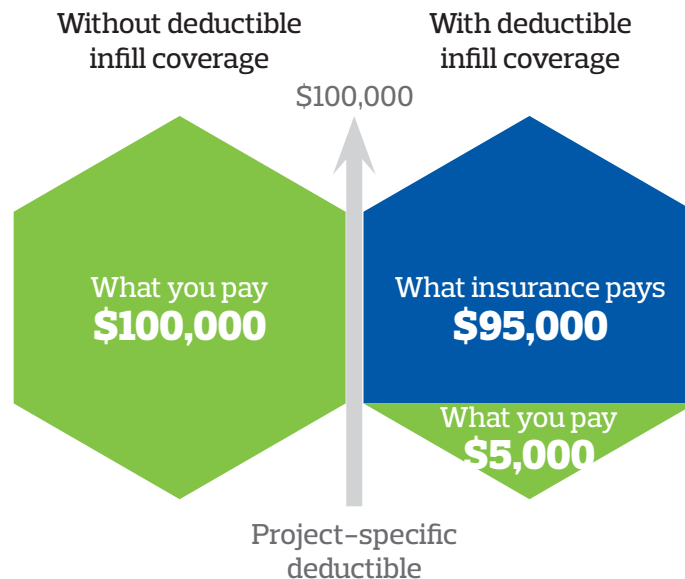
Unique Coverage Deductible Infill

All architectural firms have professional liability coverage as a means to prevent bearing the full cost of defending against a negligence claim made by a client and damages awarded in a civil lawsuit. This annual professional policy is the primary way that architectural firms cover their operations. In addition to this, it is common to find both construction firms and prime designers taking out a project-specific professional liability insurance which covers all designers under a shared limit for the term of the project.

As a landscape architect it is important to know how your annual policy will respond in the instance where you are also named as an insured on a project policy. Most annual practice policies in the market currently have an “other insurance” clause built so that your annual policy will only respond once the project-specific policy limits are exhausted. However many architects are not informed that project-specific placements typically start with a base retention of \$100,000 and can be as high as \$250,000. If you were at fault on this project policy, you would be on the hook for part or the entire retention amount.

Deductible

Aon has recognized this as a potential uninsured exposure to our clients and manuscripted a unique “deductible infill” feature. This feature lies in the exclusive professional liability wording (Linx form) that Aon created. Under the Linx form, should the deductible or self-insured retention under such project insurance be greater than the retention under your annual Linx policy, the insurers shall indemnify you for the difference, subject to the terms and conditions of the policy.





Aon Client Promise Framework

Our commitment to you



The Aon Client Promise framework includes the five pillars of our promise, a comprehensive training curriculum, and a robust methodology for ensuring a consistent client experience.

Aon Client Promise

Comprised of five pillars—partnership, expertise, innovation, excellence, and results—the Aon Client Promise articulates the commitment we make to our clients.

Aon Client Promise Academy

The Academy offers unique learning experiences focused on listening for and responding to client needs, building knowledge of the full breadth of Aon capabilities, and understanding the pillars of the Aon Client Promise.

Aon Client Promise Methodology

Discover

We will collaborate to understand both your near- and long-term business priorities, how we can add value to your organization, and help you respond to changing market dynamics.

Develop

We will jointly author a plan to define how we will work together during the year, outline our commitments to you, and define how we will measure our success.

Deliver

We will follow through on our plan, executing with excellence and tracking outcomes.

Review

We will seek your input on how we are doing both through informal feedback sessions and annual surveys.

Sample Application

Aon Risk Solutions Proprietary and Confidential

Professional Liability Insurance for Design Professionals Application

If commercial general liability or property insurance is required, please complete appropriate sections.

Note: All questions must be completed in their entirety and the information requested in the "attachments" section must be submitted with this application.

- Name of firm: _____
- Address of firm (If more than one address, please provide each address):

- What year was firm established? _____
- Is the firm: A corporation A partnership An individual
- During the past five years has the name of the firm changed or any other business been purchased or any merger or consolidation taken place or is coverage required for any predecessor firms?
If yes, provide full details:

6a. In which of the following professions is your firm engaged, including those subcontracted by you to others (must add up to 100%):


% Architects	% Civil engineers	% Soil engineers	% Nuclear engineers
% Building designers	% Electrical engineers	% Structural engineers	% Aerospace engineers
% Land surveyors	% Mechanical engineers	% Chemical engineers	% Mining engineers
% Building envelope consultants	% Heating and ventilation	% Marine surveyors	% Landscape architect
% Forensic engineers	% Laboratory/material testing	% Construction management/project management	% Other, specify below
% Sewage/water engineers	% Process engineers	% Interior design	

6b. If any of the above is subcontracted, please indicate the type of specialty and proportion of fees:

6c. Do you request evidence of professional liability insurance from all subcontractors? Yes No

7. Personnel:

Name of partners/directors/executives	Qualifications	Date and place acquired	How long with firm



Aon Risk Solutions Proprietary and Confidential

- 8. Total number of partners and staff:**
Partners/directors/executives (as above) _____
Total number of engineers, surveyors, and architects _____
Total number of field people (rod men, chain men, etc.) _____
Total number of draught people _____
Total number of administrative staff _____
Total staff _____
- 9. Have any of those listed in question 8 ever been the subject of disciplinary action by authorities as a result of their professional activities?** Yes No
If yes, please provide details:

- 10. To what professional organization(s) does the firm belong to?**

- 11. Gross fees received for the following financial years:**

	Last two complete financial years		Estimate for next financial year
	Year:	Year:	Year:
a. Gross fees (including b to e)	_____	_____	_____
b. Fees paid to subcontractors (see Q. 8b)	_____	_____	_____
c. Fees for separately insured projects (see Q.13)	_____	_____	_____
d. Overseas fees, excluding U.S. (see Q. 14)	_____	_____	_____
e. U.S. fees (see Q. 14)	_____	_____	_____
Total construction values	_____	_____	_____
- 12. Indicate the proportion of fees and discipline associated with supervision of construction that is in connection to:**
 - Your own professional work: _____
 - Subcontractor's professional work: _____
- 13. Provide particulars of any specific project insurance currently in place (active or extended reporting period):**

- 14. If involved in overseas or U.S. work, please provide details – location and method of handling such business (i.e. remotely in Canada or travel to location):**

- 15. Please indicate the percentage of the firm's fees attributable to the following clients:**

Government/public entities	_____ %
Design/build contractors	_____ %
Turnkey contractors	_____ %
Owners who act as their own builder	_____ %
Developers	_____ %
Financial/lending institutions	_____ %
Other, please specify	_____ %

Professional Liability Insurance for Design Professionals Application 2

16a. i. Indicate the proportion of work under these headings in which the Firm engages (must total 100%):

Boundary surveys	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with construction of bridges and/or tunnels	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with dams	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with mines	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with harbours or jetties	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with sewerage systems/water treatment	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with foundations/piling	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with roads/highways	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with nuclear or atomic projects	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with environmental	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with petrochemicals, refineries, fertilizer, ammonia, urea plants	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with hospitals, schools, municipal buildings	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with airports	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with railways	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with residential buildings	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with commercial buildings	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with cladding/facades/curtain walls	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Work in connection with asbestos/asbestos consulting	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %
Other, please specify _____	<input type="checkbox"/> None	<input type="checkbox"/> Yes	_____ %

16a. ii. From the proportion of work declared above, what is the percentage of:

Work on feasibility studies, reports, surveys where firm is not involved in construction or design? None Yes _____ %

16b. Does the firm foresee any substantial changes in the percentages indicated in question 16a, or any new work or services not detailed above during the next 12 months? Yes No
If yes, please provide details: _____

16c. Has the firm ever used or recommended design concepts which have not been previously proven to be successful in a productive environment, or will the firm do so during the period of the proposed insurance? Yes No
If yes, please provide details: _____

17. Attach a list of the 10 largest jobs in the last five years. Provide names, type of structure, services performed, fees, and total construction value for each job.

18. Does any one contract or client represent more than 50% of annual work? Yes No
If yes, please provide details: _____

Professional Liability Insurance for Design Professionals Application

19. Does the firm or any subsidiary, parent or otherwise related entity engage in actual construction, manufacturing or fabrication? Yes No
If yes, please complete design/build addendum: _____

20. Does the firm work with other firms in joint ventures?

Name of joint venture	Total construction value	Firm portion	Estimated total fees	% Complete
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Note: Coverage will only be provided in respect of services performed by the firm.

21. Is the firm controlled, owned or associated with any other firm, corporation or company? Yes No
If yes, please provide details: _____

22. Previous coverage:
Provide particulars of previous similar insurance carried during the past three years:

Company	Policy no.	Limits	Period	Premium
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____

23. Has any proposal for similar insurance made on behalf of the firm, any predecessors in business or present partners, ever been declined or has any such insurance ever been cancelled or renewal refused? Yes No
If yes, please provide details: _____

24. After full enquiry is made to the CEO, COO, CFO, risk manager, general counsel, partner, director or head of department, or similar, has any claim ever been made against the firm or any persons named in question 7 above or has the firm made a claim under any professional liability insurance policy? Yes No
If yes, please provide details of each claim (attach): _____

25. After full enquiry is made to the CEO, COO, CFO, risk manager, general counsel, partner, director or head of department, or similar, is the firm aware of any circumstances which may result in any claim of the kind covered by the proposed insurance against them, their predecessors in business, or any of the present or past partners or officers? Yes No
If yes, please provide details of each claim (attach): _____

Note: Coverage will be excluded for items mentioned in response to 24 and 25.

26a. Limit of liability requested: \$ _____ (limits in policy will govern coverage)

26b. Retention requested: \$ _____

Professional Liability Insurance for Design Professionals Application

Declaration

I, the undersigned, acknowledge and declare:

- I am duly authorized to make this proposal and this declaration on behalf of the firm.
- That reasonable efforts have been made to obtain sufficient information to facilitate the proper and accurate completion of this proposal.
- Neither I, nor the firm have waived my/our rights of recovery against the proposed insurer.
- I acknowledge that underwriters will be relying on this declaration, the answers given to the questions in the proposal and all information provided by me in deciding whether to issue a contract of insurance and, if so, the terms of such insurance and the premium charged.

Name of firm: _____

Signed: _____ Date: _____

Title: _____

Privacy notice

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Highlights

Aon collects, uses and discloses personal information:

- To determine eligibility and process applications for products and services and to provide information and services to those needs
- To understand and assess ongoing needs of clients and potential clients and offer products and services to meet those needs
- For communication, service, marketing, billing and administration
- For claims administration and data analysis
- For fraud detection and prevention
- For analytics purposes by aggregating or otherwise de-identifying personal information
- To develop proprietary tools and databases
- To provide consulting services to insurance companies
- To comply with legal, audit, security and regulatory requirements
- To obtain and update credit information with appropriate third parties, such as credit reporting agencies, where transactions are made on credit
- Other purposes disclosed in our Privacy Policy or our terms of business or disclosed to you at the time of collection, use or disclosure

Each Applicant authorizes Aon to collect and/or disclose the Applicant's personal information from/to third parties such as insurance companies, other brokers, adjusters, agencies, motor vehicle/driver licensing authorities and others as may be required for the above purposes. If the Applicant is providing any additional insured personal information, the Applicant providing this information warrants having obtained the prior written consent from each additional insured for the collection, use and disclosure of their personal information as set out herein.

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About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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