

*This index is provided for reference only, and does not form part of Policy Number LPL 18-01-01.  
This index is not a legal document.*

**2018 BC LAWYERS' COMPULSORY PROFESSIONAL  
LIABILITY INSURANCE POLICY NUMBER: LPL 18-01-01**

**INDEX**

|   | <b>PAGES</b> |
|---|--------------|
| <b>DECLARATIONS</b>   | <b>1-3</b>   |
| <b>DEFINITIONS</b>  | <b>4-9</b>   |
| <b>INSURING AGREEMENTS</b>  | <b>10-15</b> |
| Part A: Professional Liability (for negligence)   | 10-13        |
| Part B: Trust Protection (for dishonest appropriation)  | 13-14        |
| Part C: Trust Shortage Liability (for reliance on fraudulent certified cheques<br>or misrepresentation) | 14-15        |
| <b>EXCLUSIONS</b>   | <b>16-18</b> |
| Parts A, B and C  | 16-17        |
| Part A only   | 17           |
| Part B only   | 18           |
| Part C only   | 18           |
| <b>CONDITIONS</b>   | <b>19-28</b> |
| 1. Limits of Liability  | 19-22        |
| Part A only   | 19           |
| Part B only   | 19-21        |
| Part C only   | 21-22        |
| Parts A, B and C  | 22           |
| 2. Deductibles  | 22-23        |
| 3. Reimbursement  | 23-24        |
| 4. Notice of Claim or Suit  | 24           |
| 5. Assistance and Cooperation   | 24-25        |
| 6. Innocent Additional Insured  | 25           |
| 7. Conflicts  | 26           |
| 8. Arbitration or Mediation   | 26           |
| 9. Other Insurance or Recourse  | 26           |
| 10. Proceedings Against Us  | 27           |
| 11. Insolvency, Bankruptcy, Incapacity or Death   | 27           |
| 12. Subrogation   | 27           |
| 13. Changes   | 27           |
| 14. Assignment  | 27           |
| 15. Release of Coverage   | 27           |
| 16. Insurance Fee Adjustment  | 27-28        |
| 17. Cancellation of Policy  | 28           |
| 18. Applicable Law  | 28           |
| 19. Currency  | 28           |
| 20. Territory   | 28           |