

May 2007

Dear Applicant,

Thank you for inquiring about our Professional Liability Program for Complementary Healthcare Professionals. We are able to offer you one of the most comprehensive policies available for your profession.

Our coverage is built around a policy that offers both Professional and General Liability for each practitioner. We have been doing this for over 10 years and know that you are 60% more likely to have a claim from Commercial General Liability (slip and fall claims) than you are for Professional Liability. We also know that not all claims are reported right away. (We have seen a number of claims first reported 18 months after the alleged claim actually occurred). This is why we offer a policy written on an "Occurrence Form" so you will have coverage now and into the future.

I have enclosed an application for you to complete and return to us at your earliest convenience. If you have any questions or need more information please feel free to call us at 1-800-265-2625, Ext. 305 or email me at gsmith@lmicanada.com

I look forward to hearing from you.

Yours truly,

Gail Smith, R.I.B.(ON)