

LIANS / NSBS is a subscribing member of the Canadian Lawyers Insurance Association (CLIA), a reciprocal insurance exchange established in 1988. CLIA provides long-term professional liability insurance solutions for the legal profession in many Canadian jurisdictions.

As a lawyer in a CLIA Subscribing jurisdiction, your LIANS insurance levy includes:

- Mandatory Errors and Omissions (E & O) insurance with a limit of \$1M per claim and a \$2M annual aggregate limit; and
- Mandatory Cyber insurance ranging from \$100K to \$250K for various common cyber claims. See CLIA's [Cyber Insurance Overview](#) information to better understand your mandatory coverage.

CLIA also provides additional or excess insurance through its Voluntary Excess Program (VEP). Excess insurance is optional coverage that law firms can purchase as additional protection beyond the coverage required by the law society. The VEP offers a range of additional coverage limits extending **up to \$35M per claim, with an annual aggregate limit of \$35M**. Coverage options under the VEP include limits of \$1M, \$2M, \$3M, \$4M, \$6.5M, \$9M, \$14M, \$19M, \$24M, \$29M and \$34M in excess of the \$1M mandatory base.

Excess insurance provides added security for a low Investment. Firms can purchase \$1M in coverage at a base rate, with the cost per million decreasing as coverage limits increase. For example, at higher limits, the price per million dollars of coverage may be significantly lower making additional coverage more cost-effective.

In addition, CLIA continues to offer a stand-alone cyber insurance product with higher limits than the cyber coverage provided with the mandatory insurance. CLIA's Stand-Alone Cyber Coverage can be purchased in conjunction with excess liability coverage or on its own.

In addition to higher limits, CLIA's Stand-Alone Cyber Coverage offers additional base coverage for Multimedia & Intellectual Property Liability and Reputational Damage. Extension Coverage is also available for Electronic Theft, Computer Fraud, Telecommunications Fraud and Social Engineering Fraud. These coverage extensions are available for an additional premium and are purchased in conjunction with Stand-Alone Cyber. See CLIA's [Cyber Insurance Overview](#) for more information.

### **Do You Need Excess Coverage?**

Excess coverage is not just for higher risk practice areas or large firms. Any legal work can result in a large claim and excess coverage benefits lawyers in all areas of practice.

As the value of your clients' transactions increase over time, so too may the need to secure adequate levels of E&O insurance. One large claim could quickly erode the primary policy leaving you or your firm exposed to significant personal liability. Moreover, for family law, wills and estates and real estate law, rising property values can mean higher potential losses from a single mistake.

When determining if you need excess coverage, assess the risk at the firm level, not just you individually because the coverage is purchased for the firm. **Factors to consider include:**

- Transaction types and potential client impact;
- Size and frequency of large transactions;
- Coverage adequacy for former associates or partners; and
- Potential growth of liability over time.

And, as to excess cyber coverage, when considering your need, remember that any lawyer and any size firm can fall victim to a cyber attack. If you use the internet in any capacity – which we know you do - you and your law firm are targets for a cyber attack.

## Considering Retirement?

Retired lawyers remain exposed to potential claims for past work. Retirement does not eliminate liability risks for past professional services.

Excess coverage continues if your former firm maintains and pays for the policy. If your previous firm dissolves or ceases coverage, you may be exposed to liability. Retired lawyers without prior excess insurance may face challenges obtaining retroactive coverage for past work. Contact [service@clia.ca](mailto:service@clia.ca) to discuss available options tailored to retired lawyers who need coverage.

**Retiree Discount:** CLIA wants you to be at ease during your retirement so it provides retired inactive lawyers with a **25% discount on excess E&O insurance.**

## Why Choose CLIA For Your Excess Coverage?

- **Convenience:** CLIA has a convenient and responsive online buying experience and focuses on delivering exceptional service.
- **Experience:** CLIA specializes in E&O insurance and has been providing affordable E&O coverage to Canadian lawyers for over 35 years.
- **Claim Consistency:** Excess insurance from CLIA ensures a seamless, consistent and convenient approach to managing claims. CLIA offers a one-stop shop for both mandatory and excess claims. If you obtain excess coverage from CLIA only one claim notification to LIANS is required and the same person manages the claim all the way up to the level of excess that you've purchased.
- **Relationship with Reinsurers:** CLIA's relationships provide the program with flexibility to manage claims without interference from the reinsurer and pricing stability when insurance markets become difficult or the program's claims become excessive.
- **Relationship with Law Societies:** CLIA has worked with its subscribing law societies to resolve many difficult situations. Renewal meetings are conducted annually to ensure lawyers can take advantage of current pricing trends that are reflective of our efforts to manage claims effectively.
- **Personal Touch and Customer Satisfaction:** When you have a question, you receive a quick response from a real person. Over 90% of CLIA's survey respondents said they are either likely or very likely to recommend CLIA's excess program to other lawyers.
- **Referral Program:** CLIA also has a referral program. If you refer a new client to CLIA for excess E&O coverage, you will receive a **10% discount** on your following year renewal.

## How To Apply For or Renew Excess Coverage?

CLIA's online application is quick and easy and is completed by most in a few minutes.

**The online application to apply for excess Insurance products can be completed any time after May 5<sup>th</sup> by going to the [Excess insurance](#) section of the CLIA website.**

**Before Applying**, collect the following:

- Details on disciplinary proceedings or disbarments involving firm lawyers.
- Claims reported in the last 12 months (for renewals) or last five years (for new applications).
- Knowledge of potential claim circumstances not yet reported.

For cyber coverage applications, firms must meet certain eligibility requirements. Some of the questions in the application form may require the assistance of your IT department. Contact [cliacyber@ar-services.ca](mailto:cliacyber@ar-services.ca) to receive the questions in advance if needed.

#### **For Existing Customers**

If you already have excess coverage with CLIA, you should receive a renewal email with your prior year application and instructions on how to renew, and, if desired, change, your coverage. The renewal period opens May 11<sup>th</sup> and will remain open until the end of June, 2026 as the policy period commences July 1<sup>st</sup>. There is no grace period so, if you do not renew in time, it could result in your coverage lapsing. Lapsing coverage can leave you and your firm unprotected against claims arising during the lapse period, potentially resulting in significant financial liability. CLIA does not offer a grace period for late renewals so it is crucial to renew your policy before it expires to maintain continuous coverage.

Pricing may vary annually so feel free to request a renewal quote before renewing. Sign in to your account to access the pre-populated application form and update any information as needed.

#### **For New Customers**

If you are new to CLIA's excess coverage, the application period opens May 11<sup>th</sup> and applications for the policy period commencing July 1, 2026 will be accepted until July 31, 2026. Applications submitted after July 31 2026 will be prorated and effective on the date your policy is issued. But note that cyber coverage cannot be prorated. Feel free to request a quote before applying. You can create an account on CLIA's website to access the application form when you're ready.

Visit the [Excess Insurance](#) section of CLIA's website to get a quote and apply.

If you have any questions, please contact CLIA at [service@clia.ca](mailto:service@clia.ca).