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CANADIAN PEST MANAGEMENT ASSOCIATION (CPMA) INSURANCE PROGRAM

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This insurance program is available exclusively to members of the Canadian Pest Management Association (CPMA)

BACKGROUND

Marsh administers a program for the members of the CPMA. By bringing together members of the CPMA with one insurance company, we are able to offer discounts through volume buying. The insurance program is underwritten by the Aviva Insurance Company of Canada which makes available an attractive package policy at competitive rates. This program is in full compliance with the government regulations required of pest management professionals.

EXCELLENT COVERAGE

COMPREHENSIVE GENERAL LIABILITY

This coverage provides protection for your negligence which may result in injury to a person or for damage to property. The industry's normal pollution exclusion has been amended to meet your requirements.

OTHER COVERAGE

There are numerous other insurance coverages that you may wish to consider, such as:

PROPERTY COVERAGE

- Buildings
- Contents
- Office Equipment
- Computer Equipment
- Business Interruption
- Mobile Equipment Floater
- Tool Floater

CRIME COVERAGE

- Loss of Money
- Employee Dishonesty

The coverage and limits you require will be unique to your business!

OUR COMMITMENT TO YOU

Marsh continues to work with the CPMA to ensure your insurance needs are being met. Your loyalty and continued business are our number one concerns when Marsh represents you in the insurance marketplace. We are pleased to report that member rates for this program have not increased since 2004.

For 2012, we are pleased to again offer a loyalty discount of 5 percent for those who have participated in the program for 3 or more years. The discount increases to 10 percent for those who have participated for more than 5 years.

Marsh has been in the group program business for more than 40 years with a specialized team of professionals—each trained to support the needs of our business clients.

A WORD ABOUT US

Marsh, the world's leading insurance broker and risk advisor, teams with its clients to define, design, and deliver innovative industry-specific solutions that help them protect their future and thrive. It has around 25,000 colleagues who collaborate to provide advice and transactional capabilities to clients in over 100 countries. Marsh Canada Limited has 1,100 employees and offices in 13 cities across Canada. Marsh is a member of Marsh & McLennan Companies, a global professional services firm with 52,000 employees worldwide and annual revenue exceeding \$10 billion, which is also the parent company of Guy Carpenter, the risk and reinsurance specialist; Mercer, the provider of HR and related financial advice and services; and Oliver Wyman, the management consultancy. Its stock (ticker symbol: MMC) is listed on the New York, Chicago, and London stock exchanges. Follow Marsh on Twitter @Marsh_Inc.

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