



## JOHNSTON, MEIER INSURANCE BROKERS INC.

Suite 101 – 19978 – 72 Avenue

Langley, BC V2Y 1R7

Ph: (604) 533-0333

Fax: (604)-533-7004

Toll Free: 1 888 564-7687

Email: [derek@jminsurancgroup.com](mailto:derek@jminsurancgroup.com)

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The Johnston, Meier insurance Group of Companies have maintained a group package of Commercial Liability and Property insurance for Court Reporting Professionals since 1985. We are fully licensed General Insurance Brokers for the Provinces of British Columbia and Alberta.

The Account Executive for this insurance program is myself, Derek Everard. I started the program way back then and have serviced our program clientele since then. The program coverages may be obtained in two packages.

The "standard" package includes all of the coverages outlined below to the amounts specified. The limits on any coverage may be increased to virtually any required limit excepting the Errors and Omissions Liability which has a \$1,000,000 limit. In addition, the package includes some other nominal broad form extensions such as glass, newly acquired property, inflation protection, etc. The annual premium for the "standard" package is currently \$395.00. Keep in mind that ALL of the below coverages are included.

The other option is a liability only package. Our policy will provide coverages 1, 2, and 7, noted below with the basic limits specified for an annual premium of \$250.00.

Following are brief descriptions of some of the coverages in this package. In all cases, the master policy wording shall be the actual description of the policy. These abstracts are provided for brief descriptive and reference purposes only.

1. **Court Reporters Errors and Omissions Insurance:** This is designed to protect individual court reporters and any transcriber in their employ from all sums which they may be obligated to pay by reason of liability imposed by law or assumed under an Agreement (as would be defined by the policy) for damages because of errors or omissions arising out of duties as court reporters and transcribers up to a limit of \$1,000,000.00 each claim.
2. **Court Reporters Business Liability (\$1,000,000 basic limit):** This would cover the Reporters Liability for Bodily Injury or Damage to Property of others arising out of the conduct of their business anywhere in Canada in addition to the Errors and Omissions Coverage.
3. **Office Contents (\$25,000 basic limit):** This covers loss or damage to office furniture, equipment, computer equipment, tenants improvements and extends to cover while contents are in transit. Subject to an increased deductible if contents are left unattended, visible and unsecured (unlocked vehicle)
4. **Accounts Receivable (\$5,000 basic limit):** This provides coverage for accounts receivable that are rendered uncollectable due to physical damage to your records of the account.
5. **Valuable Papers (\$50,000 basic limit):** This provided coverage for the costs to reproduce what was written on blank "media". For example, if an examination for discovery transcript was destroyed by fire, and had to and could be re-done by bringing the parties together again, it would pay the necessary expense to accomplish that.
6. **Profits Form Business Interruption – Actual Loss Sustained :** This provides coverage for your actual loss or reduction in net earnings following insured damage to your insured property.
7. **Tenant's Legal Liability (\$100,000 basic limit):** Responds to your legal liability for negligent damage to that portion of a location of real property that you are in legal possession of.



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From reading the attached description of the Official Court Reporters Association Insurance Package, you know that there are seven "types of coverage" included.

	Basic Limit or Amount	Increased Limit or Amount
1) Court Reporters' Errors & Omissions Liability Coverage	\$1,000,000.00	\$1,000,000.00
2) Court Reporters' Business Liability Coverage	\$1,000,000.00	\$ _____
3) Office Contents	\$25,000.00	\$ _____
4) Accounts Receivable	\$5,000.00	\$ _____
5) Valuable Papers	\$50,000.00	\$ _____
6) Profits Business interruption	Actual Loss Sustained	N / A
7) Court Reporters' "Tenant's" Legal Liability	\$100,000.00	\$ _____

If you have a loan on any of your office contents we will include mortgagee as a Loss Payable with regards to that equipment of required.

Loss Payable to : Name : \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

With regards to: \_\_\_\_\_  
(Description of Goods)

Item numbers 2, 3, 4, 5, and 7 can be increased to virtually any level you feel is necessary for your individual needs.

If you have indicated on the information sheet that you wish to obtain cover for the services of a typist or transcriber, the premium will be increased by \$30.00 to effect coverage under Sections 1 & 2 for each such individual.



(Signature)