

### Summary of Coverage

BDC purchases and maintains certain insurance coverage to afford protection for BDC and those employed, or working on behalf of BDC under contract as a Network Consultant. In the absence of such insurance coverage, BDC undertakes to defend and indemnify its consultants against all suits, claims or complaints against them arising directly out of their acts or decisions made in the scope of their duties as consultants working on behalf of BDC. However, BDC will not defend or indemnify any consultant in the event of fraud, gross negligence or wilful refusal to respect any applicable law, on their part or on the part of any person in their service.

The following coverages are extended to the BDC Advisory Services' network consultants.

### Travel Accident - Death & Dismemberment Insurance

BDC's travel accident insurance covers employees and network consultants for death & dismemberment arising from accidents when travelling on BDC business. The principal sum insured is \$500,000 for death and permanent, total disability. Lesser amounts apply to partial disabilities and dismemberment. The full schedule of benefits is on file with the Operational Risk Management department. It should be noted that travel between the network consultant's place of residence and BDC premises is not considered "business travel".

### Professional Liability

BDC's undertaking in this regard is as described in the "Summary of Coverage" section above. Network consultants who are members of recognized professions (engineers, chartered accountants, CPAs, etc.) are responsible for purchasing and maintaining their own specific coverage to afford them with protection when they are not engaged by BDC.

### General Liability

BDC maintains general liability insurance to protect it in the event of any allegation of personal injury or property damage that arises out of its premises or operations. This insurance extends to all persons working on behalf of BDC, including while they are working on mandates at a BDC client's office.

### Reporting Incidents

Once you are aware of any actual or potential claim, you must report it immediately. Any incidents or threats that occur that may give rise to a claim against BDC or its representatives must also be reported immediately. Any such incidents must be reported to the Operational Risk Management Team – [ORM-GRO@BDC.CA](mailto:ORM-GRO@BDC.CA)

Operational Risk Management Team  
BDC Head Office