



INSURANCE COUNCILS
OF SASKATCHEWAN

E&O Submission Instructions

Agent

[Click To Start](#)



This guide is meant to assist you in determining what information and sections of your Errors & Omissions Policy need to be submitted to ICS. You will be asked to answer a few simple questions about your licence(s) and your coverage. Based on your answers, you will get the submission information tailored to your situation. To start, select the answer below that applies to your situation.

Is your licence(s) for Life and Accident & Sickness or Property & Casualty (P&C)?

Life and Accident & Sickness

Property & Casualty (P&C)

Both



Property & Casualty (P&C)

Property & Casualty (P&C) individual agent licensees are not required to submit proof of their E&O coverage as they are covered by their recommending agency.

You may log out of the ICS portal as nothing further is required.



Life and Accident & Sickness

- The “Named Insured” is the first named on the Certificate Of Insurance. The “Named Insured” may also be listed as the “Insured Individual”.
- For example, if the Certificate states “John Smith and ACME Insurance Services Inc.”, John Smith is the Name Insured.
- If you are an additional insured, you should be named on the Saskatchewan Endorsement.

Are you the “Named Insured” on the Policy or an “Additional Insured” on the Policy?

Named Insured

Additional Insured



Life and Accident & Sickness > Named Insured

Is there more than one Insurer listed on the Certificate of Insurance?

Yes, more than one Insurer listed

No, only one Insurer listed



Life and Accident & Sickness > Named Insured > Only One Insurer Listed

Information Required (all found on the Certificate of Insurance):

- Name of Insurer
- Effective and expiry date
- Per claim and aggregate limits

Upload these pages from the Policy:

- Certificate of Insurance containing the information required above.
- Fraudulent and Dishonest Acts endorsement for Saskatchewan if the information is not included on the Certificate of Insurance.



Life and Accident & Sickness > Named Insured > More Than One Insurer Listed

Information Required (all found on the Certificate of Insurance):

- Name of Insurer with highest percentage of coverage
- Effective and expiry date
- Per claim and aggregate limits

Upload these pages from the Policy:

- Certificate of Insurance containing the information required above.
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Life and Accident & Sickness > Additional Insured

Is there more than one Insurer listed on the Certificate of Insurance?

Yes, more than one Insurer listed

No, only one Insurer listed



Life and Accident & Sickness > Additional Insured > Only One Insurer Listed

Information Required:

- On the Certificate of Insurance:
 - Name of Insurer
 - Effective and expiry date
- On Saskatchewan Endorsement where your name appears as additional insured:
 - Per claim and aggregate limits

Upload these pages from the Policy:

- Certificate of Insurance containing the information required above.
- Saskatchewan Endorsement where your name appears as additional insured. The page needs to show per claim and aggregate coverage amounts.
- Fraudulent and Dishonest Acts endorsement for Saskatchewan if the information is not included on the Certificate of Insurance.



Life and Accident & Sickness > Additional Insured > More Than One Insurer Listed

Information Required:

- On the Certificate of Insurance:
 - Name of Insurer that shows the highest percentage of coverage
 - Effective and expiry date
- On Saskatchewan Endorsement where your name appears as additional insured:
 - Per claim and aggregate limits

Upload these pages from the Policy:

- Certificate of Insurance containing the information required above.
- Saskatchewan Endorsement where your name appears as additional insured. The page needs to show per claim and aggregate coverage amounts.
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Both

Property & Casualty (P&C) individual agent licensees are not required to submit proof of their E&O coverage as they are covered by their recommending agency. However, continue below for your Life and Accident & Sickness licence.

Determine if you are the “Named Insured” or “Additional Insured”:

- The “Named Insured” is the first named on the Certificate Of Insurance. The “Named Insured” may also be listed as the “Insured Individual”.
- For example, if the Certificate states “John Smith and ACME Insurance Services Inc.”, John Smith is the Name Insured.
- If you are an additional insured, you should be named on the Saskatchewan Endorsement.

Are you the “Named Insured” on the Policy or an “Additional Insured” on the Policy?

Named Insured

Additional Insured



Both > Named Insured

Is there more than one Insurer listed on the Certificate of Insurance?

Yes, more than one Insurer listed

No, only one Insurer listed



Both > Named Insured > More Than One Insurer Listed

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