

PROFESSIONAL LIABILITY

Product fact sheet



PREMIER  **canada**

ARCHITECTS & ENGINEERS

Why A&E?

- A bespoke wording tailored for architects and engineers providing special coverages within our standard product offering.

Target Risks

- All size firms!
- Architects
- Project or Construction Management
- Design Build Firms
- Non-Destructive Testing
- Various types of engineers including:
 - Civil
 - Forensic
 - Mechanical
 - Electrical
 - Chemical
 - Environmental
 - Structural
 - Building Designers
 - Interior Designers

Coverage Available

- Specialized Architects & Engineers Professional coverage with optional CGL coverage available
- Cyber & Privacy Breach coverage – \$50,000 limit included, can increase to \$250,000
- Office Contents including Business Interruption and Crime
- Equipment Breakdown

Features & Benefits

- First dollar defence – deductible waived if defence costs only are paid
- Costs in addition to limit – available on most accounts
- Definition of insured includes contract employees
- Customizable definition of the Named Insured's operations
- Automatic coverage grant for Sudden & Accidental Pollution
- Worldwide coverage territory, with suits brought back to Canada
- Double Aggregate available
- Coverage extended for BI/PD
- Automatic 60 day extended reporting period
- Special extensions of coverage include:
 - Disciplinary Proceedings Reimbursement
 - Occupational Health & Safety
 - Loss of Documents
 - Libel and Slander Extension
 - Breach of Copyright
 - Privacy Failure Expense

Minimum Premium

- Starting at \$1,000!

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Claims Examples – Architects and Engineers E&O

The Architects and Engineers E&O policy provides essential insurance coverage for an industry that faces greater risks than ever before. Below are a few examples that will demonstrate how valuable this coverage is.

Misfunctioning surveying equipment

Construction surveyor using equipment to complete a survey for grading for sewer and water main lines and services. Unbeknownst to the insured, the 10-year-old surveying equipment being used gave incorrect measurements and readings and thus an inaccurate reporting for the placement of the sewer and water main lines resulting in damages when the installation had to be re-done correctly.

If this construction surveyor had a Premier Architects and Engineers E&O policy, there may have been coverage for this claim. *

Crane's wire rope failure

While lifting a piece of equipment from a barge onto a platform, a crane's wire rope failed dropping the equipment causing extensive damage. The insured had completed an inspection of a crane and wire rope in the month prior to the loss which did not disclose the wear, corrosion and rust on the crane rope.

If this insured had a Premier Architects and Engineers E&O policy, there may have been coverage for this claim.*

Exhausted disciplinary proceeding reimbursement coverage

A complaint registered against the insured firm with the Association of Professional Engineers. The matter proceeded to a Disciplinary Proceeding wherein the insured required legal representation. The Committee decided in favor of the insureds however the full limits of the Disciplinary Proceeding Reimbursement coverage extension was exhausted.

If this insured had a Premier Architects and Engineers E&O policy, there may have been coverage for this claim.*

**Coverage is subject to the policy terms, conditions and exclusions – please refer to policy documents. This document is produced strictly to illustrate where coverage may be afforded by way of example – specific circumstances may alter the availability of coverage.*