

Errors and Omissions Liability

Professional Liability

At Sovereign General Insurance, we offer E&O coverage and solutions to meet the needs of professionals in a challenging and evolving Canadian marketplace. Our FISC team is dedicated to providing sound underwriting and outstanding service.

With our in-house underwriting expertise, we are able to assist our brokers with both stand-alone risks and professional liability programs (for associations or affinity groups) in a wide range of professional classes.

We are a solution-based team and we enjoy the challenge of customizing and tailoring coverage for unique risks, and we are willing and capable when it comes to building new programs and facilities.

Our Policy Wordings

Miscellaneous Errors & Omissions:

- Claims-made policy form
- Automatic Extended Reporting Period
- Broad Definition of 'Claim' and 'Insured'
- Special Endorsements available for emerging professional classes such as Day Care (ECE) Workers and Health & Fitness Professionals
- We target a wide variety of business classes, including: management and business consultants, accountants, property managers, travel agents, printers, public relations consultants, human resource consultants, title searchers, bailiffs, claims adjusters and trustees - excess coverage available

Malpractice Liability Policy:

- Claims-made policy form
- Automatic Extended Reporting Period
- Broad Definition of 'Claim' and 'Insured'
- We target a wide variety of quasi-medical malpractice and allied health practitioner risks, including: RMTs, naturopaths, homeopaths, rehabilitation therapists, acupuncturists, patient transfer and private / event ambulance services, alternative
- Modality practitioners / therapists, chiropodists and denturists.
- excess coverage available

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Architects & Engineers Professional Liability:

- Claims-made policy form – ‘practice policy’
- Broad definition of ‘Insured’ includes qualified architectural or engineering technicians and technologists
- Limits available from \$250,000 to \$5MM
- Full policy limit applies to coverage for disciplinary or occupational health & safety tribunals, lost documents – no sub-limits
- First Dollar Defence
- Coverage for engineering-related software, electronic data and IT services
- Specific Project Coverage capabilities
- We target sole proprietor and smaller firms in a number of engineering sub sets, including: wind energy and communication tower design, light civil & structural, surveyors, process engineers, mechanical & electrical, non-destructive testing, traffic, transportation & logistics engineers, stationary / power engineers.

Multi Media Liability Wording:

- Claims-made policy form
- Broad definition of ‘Professional Services’ includes all TV, Radio, Video production & broadcasting as well as comprehensive print and publishing services
- Sub-limit for cost of recall and reproduction claims
- Intellectual property and personal injury both included in the definition of ‘Wrongful Act’
- We target Canadian radio stations, local / regional newspapers, news websites and periodicals, advertising agencies, graphic artists, TV and video productions and magazine & book publishers.

Educators’ Liability Wording:

- Claims-made policy form
- A hybrid Directors’ & Officers’; Employment Practices Liability and Educators Liability Policy
- Provides coverage for all teachers, staff and administrators, as well as the board and related committees
- Broad definition of Insured and Employment Practices and Educational Practices Wrongful Acts.
- We target private religious day schools, private elementary and secondary schools, colleges, trade and vocational schools

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Capacity

Up to \$5 million

Financial Rating

A.M. Best Rating: A-

For more information, contact a member of our team:

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