

# 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



# Errors and Omissions Liability

## *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

# Errors and Omissions Liability

## Capacity

Up to \$5 million

## Financial Rating

A.M. Best Rating: A-

**For more information, contact a member of our team:**

Dave Alexander  
National Manager Professional Liability  
Ph: 416.365-1818 ext. 248  
Direct: 647.826-5221  
Cell: 647.220-6118  
Email: [david.alexander@sovgen.com](mailto:david.alexander@sovgen.com)

Jennifer Macinnis  
E&O/D&O Liability Underwriter  
Ph: (800) 661-1652  
Fax: (866) 754-0103  
Email: [jennifer.macinnis@sovgen.com](mailto:jennifer.macinnis@sovgen.com)

Sandra Lefebvre  
E&O / D&O Liability Underwriter  
Ph: 514-847-8615 ext. 8072  
Fax: 1-866-754-2135  
Email: [sandra.Lefebvre@sovgen.com](mailto:sandra.Lefebvre@sovgen.com)