

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 \$675!

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