



**ERRORS & OMISSIONS
INSURANCE**

Mistakes happen. It's how you recover from them that matters.

If you work in professional services, you are subject to a higher duty of care and responsibility because of your unique qualifications and expertise. With these higher standards comes greater risks, like the possibility that a client could take legal action against you if they believe you've made a mistake, overlooked a critical piece of information, mistook a fact, were negligent or provided poor advice. No matter what industry you are in, Errors and Omissions insurance can help protect your people and your business.

**Exceptional claims
service**

We're renown for our claims service. Our experienced claims team handle your claim efficiently and keep you informed throughout the process.

**Experienced
team**

With experts in six offices across Canada, Sovereign has a local presence, and brings in-depth knowledge of provincial laws and regulations.

**High-value
protection**

Our coverages offer comprehensive, flexible protection, and our precise language wordings are adapted to new, unique, and emerging risk exposures.



Targeting and specializing in:

Miscellaneous Errors & Omissions

We target a wide variety of business classes, including: management and business consultants, travel agents, printers, public relations consultants, human resource consultants, title searchers, just to name of few.

Sovereign Secure Pro: Miscellaneous Errors and Omissions

The Sovereign Secure Pro Miscellaneous E&O form is designed specifically to respond to the unique operations and responsibilities of professional services employees, adding supplementary payment coverage for legal fees related to defined disciplinary proceeds, and extended coverage for claims to anywhere, when such a claim is brought and maintained in Canada.

When it comes to risk protection, Sovereign Secure Pro offers policyholders more of what they need and less of what they don't. So not only is their policy comprehensive, but they're getting great value too.

- + More precise language coverages adapted to unique and emerging risks
- + Enhanced Policy Forms to offer more comprehensive coverage
- + Modular products to provide greater flexibility

Coverage Highlights

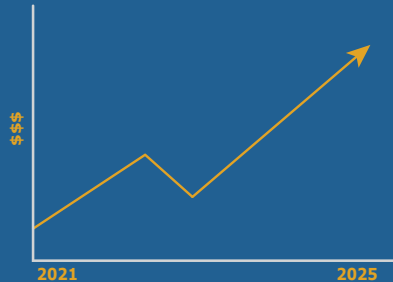
- + Claims-made policy form
- + Broad definition of 'claim' and 'insured'
- + Outlined definition of professional services specific to the Insured's operations and responsibilities
- + Supplementary payment coverage for legal fees related to disciplinary proceedings
- + Automatic extended reporting period
- + Excess coverage also available
- + Coverage territory extended to anywhere in the world, when the claim is brought and maintained in Canada

**The Global Professional
Liability Insurance
market size**

is expected to reach

\$48,500 million USD

by the end of 2025



Sovereign Secure Pro Professional Liability product suite capabilities include

Miscellaneous Errors & Omissions (E&O)

Helps protect you and your business from allegations of a negligent act, error or omission in providing a service; failure to provide a service in a timely fashion, or at all resulting in a third party's financial loss.

Financial Advisor E&O

Specifically designed to help protect life, accident and sickness advisors, mutual fund advisors, exempt market products registrants or IIROC-registered advisors from losses resulting from an error or omission in the performance of professional services rendered to a client.

Manufacturer's E&O

Helps protect manufacturers against claims concerning their clients' financial loss resulting from their defective product or the failure to perform of the product, where there is no bodily injury or property damage.

Medical Malpractice (MedMal / Medical Professional Liability)

Helps protect licensed health care professionals from liability associated with wrongful practices resulting in bodily injury, medical expenses, as well as the cost of defending lawsuits related to such claims.

Targeting a wide variety of quasi-medical malpractice and allied health practitioner risks, including: registered massage therapists (RMTs), naturopaths, homeopaths, rehabilitation therapists, acupuncturists, modality practitioners / therapists, chiroprodists and denturists, medical clinics.

Architects & Engineers E&O

Helps protect Architects and Engineers with coverage defense, settlements, and judgments for lawsuits by clients for actual or alleged negligence, errors or omissions in providing their respective professional services.

Targeting sole proprietor and smaller firms in a number of engineering subsets, 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.

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