

ARCHITECTS & ENGINEERS PROFESSIONAL LIABILITY

Architects & Engineers are held to a higher standard professional care, than a non-professional. Even with the best risk management practices in place, mistakes can happen. Our customized A&E form is designed to meet the varied needs of Architects & Engineers in the event that a third-party files a suit. Along with increasing settlements and defence costs, our A&E policy can protect you even when allegations are found to be groundless.

TruStar's Architects & Engineers Professional Liability solution can be structured on a primary or excess basis and be tailored to a variety of professional classes and sizes. Our bespoke wording generally covers:

- Defined professional services specific to the insured's operations
- Bodily Injury and Property Damage coverage in addition to third party financial loss, arising from your Professional Services
- Worldwide Territory, suit in Canada
- \$5mm capacity
- Automatic 60-day ERP
- Supplemental Payments & Additional Payments e.g.
 - o Defense Costs for Disciplinary Action
 - o Occupational Health & Safety Act proceedings
 - o Loss of Documents
 - o Reasonable Expenses incurred by the Insured

This policy can also include separate coverage modules for Cyber Liability, Commercial General Liability and Commercial Property. Certain supplementary underwriting information may be required.

Submission Essentials

To help our team provide the best possible underwriting experience, please include the following information as part of an Applicant's submission:

- Completed and Signed Application
- Description of Professional Services (incl. Revenue Distribution)
- Copy of the Applicant's Resume(s)
- Detailed Loss History
- Coverage Requested
- Details of Expiring Coverage (Incumbent Insurer and Expiring Premium)

Underwriting Philosophy

TruStar prides itself on its collaborative and deal-focused underwriting philosophy.

Our Professional Liability team has experience underwriting with a variety of professional services and can tailor a policy to meet the unique coverage requirements of any Applicant. We are currently targeting mechanical/electrical including HVAC, light Civil, Design services for Bill 124, Solar and Environmental but welcome any other opportunities to become your trusted underwriting partner.

To learn more about our current appetite or to download an application and other marketing material, please visit us at trustar.ca

