

*Get experience on your side*



## Architects and Engineers

Professional Liability  
Insurance





# Architects and Engineers

## Why you need professional liability insurance

Professionals from every industry spend years attaining expert status and reputation. As the prime decision-maker in a firm offering architectural, engineering, land surveying or landscape architectural services, you deliver skilled services and offer specialized advice in a competitive market, demanding the highest possible standards.

With ever-increasing litigation resulting in larger damage awards, it's crucial to safeguard individuals and their businesses from claims and allegations of professional negligence. Professional liability insurance protects against these threats, whether or not they have merit.

You can benefit from the security of ENCON's 40+ years as one of Canada's leading providers of professional liability insurance. **If your company provides architectural or engineering services**, then professional liability insurance should be part of your organization's risk management plan. It will protect you against claims and damages arising from your professional services. More than ever, it's crucial for you to consider your legal responsibilities when making decisions.

ENCON's experts are dedicated to providing the most current and competitive products, designed specifically with the unique needs of the architectural and engineering industries in mind, delivered to you through our Canada-wide broker network. We protect the assets of your firm and your professionals by transferring the risk to the insurer.



## Discover the ENCON difference

With ENCON, you'll be certain that your assets and business are well protected by affordable and flexible insurance programs. Our coverage protects your firm against losses due to negligence on the part of you or your employees, reducing your financial risk and exposure.

An ENCON insurance policy provides far more than just coverage for defence, settlement or judgment costs. Our entire team – from your broker to our industry analysts, claims experts to defence counsel – is dedicated to providing smooth, efficient service and ongoing support to you.

### **We offer:**

- First dollar defence coverage
- Full retroactive coverage
- Eligibility for 50 per cent reimbursement of deductible through Risk Management Credit program
- Split damages deductible
- Coverage for services delivered anywhere in the world and suit brought anywhere in the world
- Broad definition of named insured
- Broad definition of professional services
- Design-build coverage
- Equity interest coverage
- Joint venture coverage
- Employment practices wrongful act liability coverage
- Property and crime insurance coverage
- Disciplinary coverage
- Pollution coverage
- Occupational Health and Safety Act Defence coverage
- Loss of document coverage
- Difference in limit and conditions coverage
- Commercial general liability (CGL) coverage available to professional liability insurance policyholders\*
- Efficient and accurate processing of applications, quotes, and certificates of insurance
- Efficient and effective claims service
- The security of first-class insurers



## Get ENCON's experience on your side

Professional liability insurance is an integral part of any risk management program – and ENCON is your ideal partner. As one of Canada's industry leaders, we provide our clients with specialized insurance products and an extensive network of legal counsel and experts skilled in loss prevention and defence of professionals.

We are committed to ongoing research and development of new ideas and programs specifically designed for the architectural, engineering, land surveying and landscape architectural industries. In fact, ENCON offers annual seminars on professional liability, loss prevention and risk management in major cities across Canada. In addition, you will receive newsletters and publications specifically dealing with topical issues that you face in your practice. You and your firm will benefit from unlimited use of ENCON's expertise in contract review.

By getting the right experience on your side, you will safeguard both the assets and reputation of your firm, while minimizing any interruption in the day-to-day operation of your own rapidly-changing business.

ENCON has earned the endorsement of both the Association of Canadian Engineering Companies and Engineers Canada since 1969, and continues to collaborate with these associations to ensure a program that offers stability and longevity to their memberships.



**\* Consolidate your CGL and professional liability insurance coverages**

ENCON offers industry-standard occurrence-form CGL insurance for architects and engineers insured under our professional liability insurance programs.



## Claims Service

Naturally, we hope that you never have to find out just how well we manage our clients' claims. However, be assured that ENCON is renowned for the efficient and effective defence of our clients.

The depth of our international team of analysts, adjusters and legal counsel ensures that your claims are managed proactively, from your first contact with us. Regardless of the complexity of your claim, we have access to some of the best advice in the business.

Although many claims take the form of lawsuits, where possible, ENCON tries to resolve the situation through discussion, negotiation, mediation and arbitration. It's our experience that this approach can help settle claims effectively, while respecting the privacy and confidentiality of your firm and its employees.

You can be certain that ENCON's legal counsel will achieve the best possible result, with the least possible inconvenience to you. You can be confident knowing that you can continue to manage your business without worrying about managing your claim. We are also conscious of the influence claims can have on your program costs, and will work with you to minimize any impact on these.

# Protect your business and ensure your peace of mind

Talk with your broker today about your professional liability needs. Learn how to effectively implement a risk management and loss prevention program designed specifically for architects, engineers, land surveyors and landscape architects.

For more information, or a competitive quote, please contact your broker.



This brochure is for illustrative purposes only, and is not a contract. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions, and exclusions. Program availability and coverage are subject to individual underwriting criteria.

As a leading managing general agent in Canada, ENCON Group Inc. develops and administers insurance programs and distributes them through a nationwide network of independent plan advisors and brokers to individuals, professionals, organizations and employers.

Program endorsed by



ASSOCIATION OF CONSULTING  
ENGINEERING COMPANIES | CANADA



engineerscanada

Engineers Canada is the business name  
of the Canadian Council of Professional Engineers

ENCON Group Inc.  
Ottawa, Ontario  
[www.encon.ca](http://www.encon.ca)

© 2012 ENCON Group Inc.

