



Program endorsed by



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# Highlight Sheet

## Architects and Engineers

### Professional Liability Insurance

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The ENCON program, which has been endorsed since its inception by the Association of Consulting Engineering Companies-Canada and Engineers Canada, continues to be a market leader in the provision of professional liability insurance. Coverage is available through independent insurance agents and brokers licensed in Canada.

#### ***Coverage Details***

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- *Policy Form* – The insurance is written on a claims-made basis with full coverage for prior acts.
- *Policy Period* – Annual and multi-year policies.
- *Capacity* – Limits up to \$25,000,000.
- *Territory* – Services rendered and claims made anywhere in the world.

#### ***Program Benefits***

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- Contract review service.
- Loss Control Bulletins providing litigation updates and useful loss prevention and practice management information.
- Annual Loss Control Seminars.

#### ***Policy Features***

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- Difference in limits and conditions coverage for separately insured projects.
- Broad definition of named insured including contract employees and employees on loan from other firms.
- Split indemnity deductible.
- Blanket coverage for joint ventures with other design professionals.
- Design-build coverage.
- Equity interest coverage where insured's interest does not exceed 10%.
- Disciplinary coverage (\$15,000 sublimit).
- Occupational Health and Safety Act defence coverage (\$15,000 sublimit).
- Non-cancellable coverage.
- Loss of documents coverage (\$15,000 sublimit).
- Pollution liability coverage.

#### ***Claims Handling***

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Claims are handled by ENCON's claims analysts. Independent adjusters and legal counsel specializing in the defence of design professionals are appointed as required.

*This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.*