



ENCON Group Inc.
500-1400 Blair Place
Ottawa, Ontario K1J 9B8
Telephone 613-786-2000
Facsimile 613-786-2001
Toll Free 800-267-6684
www.encon.ca

Highlight Sheet

Landscape Architects

Professional Liability Insurance

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 Details

- The insurance is written on a claims-made basis with full coverage for prior acts.
- *Policy Period* – Annual and multi-year policies.
- *Territory* – Services rendered and claims made anywhere in the world.

Program Benefits

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

Policy Features

- Broad definition of named insured including contract employees.
- Split damages deductible.
- Broad definition of professional services.
- 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).
- Non-cancellable coverage.
- Full pollution coverage.
- Occupational Health and Safety Act defence coverage (\$15,000 sublimit).

Additional Coverages Available

- Defence Assistance Reimbursement (\$20,000 sublimit).
- Directors and Officers Non-Profit Extension.

Claims Handling

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.