



Program endorsed by



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

Architects and Engineers Small Firms 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 is available through independent insurance agents and brokers licensed in Canada.

Coverage Details

- *Policy Form* – The insurance is written on a claims-made basis with full coverage for prior acts.
- *Capacity* – Limits are purchased on an annual basis for the three-year policy term. Limits are available on a per claim and aggregate basis as follows:
\$250,000/\$500,000
\$500,000/\$1,000,000
\$1,000,000/\$1,000,000

Eligibility

- Firms generating \$500,000 or less in annual fees qualify for the Small Firm Program.
- Firms predominantly involved in the following disciplines are ineligible: environmental, geotechnical, manufacturing and nuclear.

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

- Guaranteed annual premiums for term.
- First dollar defence and duty to defend.
- \$1,000 split indemnity deductible.
- Broad definition of Named Insured.
- Blanket coverage for joint ventures with other design professionals.
- Design-build coverage.
- Equity interest coverage where the Insured's interest does not exceed 10%.
- Occupational Health and Safety Act defence coverage (\$15,000 sublimit).
- Defence assistance reimbursement (\$20,000 sublimit)
- Pollution liability coverage.

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.