



Program endorsed by



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Highlight Sheet

Single Project Professional Liability Insurance

A Single Project Professional Liability Policy is designed to provide coverage for all design consultants involved in a specified project. The insureds will include architects, engineers, land surveyors and project managers. As a rule, the policy commences from the start of the design phase through to substantial completion and then for a period varying from one to three years following construction.

Advantages to Consultants and Owners

- Exclusivity of Limit – Limits of liability apply strictly to the selected project and cannot be eroded by claims arising out of any other work.
- Duplication of Premium Avoided – Consultants insured with ENCON DO NOT declare fees emanating from single project involvement on their main practice policy. Thus, the premium costs and coverage are isolated.
- Higher Limits – By purchasing Single Project Policies, higher limits are generally available to a broader number of insureds than would normally be the case utilizing main practice policies.
- Full Protection – When purchasing a Single Project Policy, both the owner and the consultant are comfortable with the knowledge that the professionals involved on the design team are insured, that there is compatibility of limits, deductible and expiry date.
- Uniformity of Policy Coverage – A project policy provides a form of coverage which is common for all consultants insured thereunder. This eliminates the need to compare forms and exclusions or restrictions of coverage which may be present in the policies of the various consultants.
- Higher limits, often required by the owner/client, are readily available and more cost effective when applied to a new project on a group basis.
- A single facility to assist with disputes and settlement of claims.

Our Underwriting Team – Toll Free 800-267-6684

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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.