Variety Is the Spice of Miscellaneous Errors and Omissions

ENCON has been recognized for many years as a professional liability market for architects, engineers, directors and officers, lawyers, medical practitioners and other traditional professionals. What isn’t quite as well known is our ability to provide coverage for the growing number of professionals practicing in non-traditional fields of business. Quite often, these professionals can secure Commercial General Liability (CGL) coverage only if they can also secure Errors and Omissions (E&O) coverage. ENCON offers both E&O and CGL coverage to a multitude of evolving non-traditional professions.

The following are examples of the miscellaneous classes of business we will review.

**Architectural/engineering technicians and technologists**
These are individuals who have completed a two- to three-year college certification in architectural or engineering technology and who provide design and consulting services. Of note is the recent requirement for compliance with Bill 124 in Ontario for all individuals providing design services to the public. ENCON’s policy complies with these new regulations.

**Non-destructive testers and coating inspectors**
These are individuals who perform non-invasive testing to detect the presence of flaws in equipment. The normal usage of testing practices within the oil and gas pipeline industry involves liquid penetrant, magnetic particle, radiographic, ultrasonic and eddy current.

**Registered professional foresters**
These are firms or individuals who are engaged in consulting services with respect to all aspects of silviculture, with the exception of logging activities. Silviculture includes consulting services for forest administration, inventory mapping, forest surveys, stand tending and forest nurseries.

**Agronomists/agrologists**
These are individuals who have completed a degree in agriculture or a related science and who provide advice to farmers on all aspects of farm management, cultivation, fertilization, disease prevention, nutrition, soil composition and crop rotation. Safety code officers/safety consultants/occupational health and safety consultants The consulting services offered by these professionals relate to safety in the workplace and may include tests for air sampling, noise measurements, ISO audits, ergonomics and Workplace Hazardous Materials Information System (WHMIS). The professionals providing these services are safety code officers (Alberta), registered safety professionals, safety engineers, industrial hygienists and similarly qualified professionals.

**Market researchers**
These are individuals who have acquired appropriate qualifications in quantitative analysis and usually have a university degree in a related mathematic field. The services rendered by these professionals consist of conducting surveys and analyzing data on preferences of wholesale and retail customers.

**Bookkeepers/certified management accountants (CMAs)/certified general accountants (CGAs)**
While we also write chartered accountants, there is an increasing demand for the services of CGAs, CMAs and bookkeepers. CGAs and CMAs are regulated by provincial legislation and their services include a multitude of accounting services. Although there is no legislation governing bookkeepers, we will review the education and qualifications of each submission on an individual basis.
Marketing/advertising consultants
Advertising is a major tool in the marketing of products and services. Modern agencies may include researchers, writers and artists, as well as public relations services, graphic/website design, market surveys and focus groups.

Management consultants
These professionals are involved in a multitude of services, ranging from conformance with regulatory issues, to human resources practices, strategic planning, leadership development and organizational transition. In addition to those listed above, here are examples of the miscellaneous classes which we are prepared to review:

- Benefit consultants
- Translators
- Graphic artists
- Answering services (emergency, non-emergency)
- Insurance adjusters
- Third party administrators
- Interior designers
- Quantity surveyors
- Placement agencies
- Mediators/arbitrators
- Private investigators
- Title searchers
- Publishers/printers
- SABS representatives (Ontario)
- Paralegals
- Urban planners

An essential part of each submission is the resumé of the person(s) providing the service(s). Your ENCON underwriter will review this for education, qualifications in the area of services being provided and past employment history for experience in the chosen line of work. Some applicants may not have the education or professional qualifications but will have worked for many years in their line of business – this experience would be applied in our underwriting.

The Errors and Omissions section of our website (www.encon.ca) conveniently lists a variety of applications for E&O specific services, together with a CGL application. Completed applications can be forwarded directly to ENCONApps@encon.ca for prompt receipt and review.

If you have any doubt about whether a client would qualify for E&O and/or CGL coverage, please do not hesitate to contact one of the new business underwriters who can assist you by discussing your client’s services and outlining any required information.

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