

PROFESSIONAL LIABILITY INSURANCE

Consultants and Licensed Professionals have a special duty of care to their clients and therefore require a more specialized type of coverage over and above a standard CGL.

Professional liability insurance, also known as errors and omission insurance, responds to and defends for claims arising from actual or alleged negligent act, misstatement or misrepresentation, in the performance or failure to perform professional services.

Target clients

Various professionals such as, but not limited to:

- Architects & Engineers
- Contractors
- Consultants
- Testing: DNA, Audiometric, Non-Destructive, Laboratory
- Agents: Travel, Transportation, Customs & Forwarding
- Event Planners
- Counselling, Arbitration or Mediation Services
- Guard & Patrol Services
- Travel & Ticket Agents
- Translators & Interpreters
- Urban Planners
- Ship Brokers
- Facilities & Property Management
- Investigators, Process Servers, Court Reporters and Paralegal

Coverage features

- Defence Costs in addition to Policy limits
- First dollar defence
- Coverage for claims made worldwide, with duty to defend in Canada and the USA
- Split deductible
- Silent or a professional services write-back on Asbestos, Mould and Pollution
- Extensions include
 - Libel and Slander
 - Breach of Copyright
 - Breach of Warranty of Authority
 - Loss of Documents
 - Dishonesty of Employees
 - Extended Reporting
 - \$50,000 Disciplinary Proceeding Reimbursement
 - \$50,000 Occupational Health and Safety Reimbursement

Underwriting considerations

- Limits available from \$250,000 up to \$10,000,000
- Minimum deductible \$1,000
- Minimum premiums starting \$750

APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.

COMMERCIAL . TRANSPORT . RESIDENTIAL . MARINE

To find out more or make an application, please contact:

commercial@april.ca

EN: 1-855-745-1010

FR: 1-855-745-2020

www.april.ca