



ERRORS & OMISSIONS (E&O) INSURANCE

GLOBAL SPECIALTY LINES

RSA Canada's team for large commercial clients that adhere to a risk-managed approach to their business

THE RSA ADVANTAGE

Relationship-driven. Experienced. The RSA Advantage represents how, together, we win.

- We offer the deep technical expertise of our specialized underwriters and claims staff on our professional and financial services (ProFin) team
- Our multi-line offering allows us to package E&O insurance with other lines of business or insure on a standalone basis
- We have underwriting authority with flexibility to use manuscript or broker wordings
- In partnership with brokers and clients, RSA creates customized, responsive claims programs that address specific needs, emphasizing long-term relationship management
- The seasoned experts on our claims team provide 24/7 claims reporting, promptness and timely settlements
- We offer compliant global solutions for complex, risk-managed multinational clients with a global network in over 150 countries and territories
- We provide access to exclusive seminars to share knowledge and best practices

RSA offers dedicated underwriters specializing in E&O, a diverse E&O risk appetite and specialized ProFin claims expertise handled by in-house counsel.

Shielding professionals with E&O insurance

From small private companies to large public companies, businesses today face heightened client expectations and an increased risk of customer lawsuits. A third-party allegation of negligence or inadequate work—whether the allegation is frivolous or not—can lead to a long and expensive litigation process, overwhelming defence costs and possible settlement costs.

Without insurance, a company's assets may not be sufficient to cover defence costs, let alone a settlement. In this environment, businesses and professionals must take measures to protect themselves. Errors & Omissions (E&O) insurance provides coverage for negligence in the performance of services where a reasonable standard of care is expected.

RSA's in-house underwriting experts, with support from our dedicated in-house ProFin legal counsel, assist our brokers with standalone risks and professional liability programs in a wide range of professional classes. RSA currently specializes in over 90 classes of business, and we offer our clients the flexibility of packaging their E&O insurance with other lines of business or insuring on a standalone basis.

RSA Canada maintains an A rating from Standard & Poor's, the world's leading provider of credit ratings, and is supported by the financial strength and stability of RSA Insurance Group plc.

PRODUCTS

- **Miscellaneous E&O Insurance:** Professionals today must take measures to protect their businesses and reputations, which face the risk of allegations of negligent acts by a third party that suffers as a result of the acts of the company's professional service. Sometimes the claim can be frivolous. To address growing exposures, RSA has created a new, comprehensive Miscellaneous E&O form that comes with many enhancements to meet the needs of professionals in a challenging Canadian marketplace.
- **Technology E&O Insurance:** Technology is integral to our society—and information technology professionals face high demands to deliver skilled services and specialized advice. RSA's Technology E&O policy protects companies against potentially catastrophic litigations if a client holds the insured responsible for programming errors, software performance or the failure of work to perform as promised in the insured's contract.
- **Financial Advisor E&O Insurance:** Financial Advisor Professional Liability Insurance provides coverage for a financial loss that a licensed advisor could become legally obligated to pay as a result of an act, error or omission in the performance of professional services rendered to a client. Our E&O programs are specifically designed for life, accident and sickness advisors, mutual fund advisors, exempt market products registrants or IIROC-registered advisors. Our wording includes all provincial regulatory requirements and can be tailored with innovative enhancements to fit company needs.
- **Architects & Engineers E&O Insurance:** Architects and engineers are responsible for designing and executing plans that won't lead to structural failures. Even if an insured's professional duty is upheld, there is still a chance that they may be named in a lawsuit, which could devastate their company.

TARGET SECTORS

A strategic focus on where we win:

- Architects and engineers
- Financial advisors
- Soft medical malpractice
- Technology services
- Consultants
- Educational institutions
- Employment agencies
- Property managers
- Travel agents
- Applied arts professionals
- Real estate
- Retail
- Small and mid-sized occupancies

Capacity
Up to \$20 million

CONTACT

For more information, contact your local underwriter or contact our **Specialty Team**.