



ARCHITECTS & ENGINEERS ERRORS & OMISSIONS (E&O)

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.

- Our underwriting authority and the deep technical expertise of our specialized underwriters allow us to find creative solutions for the unique needs of architects and engineers
- Our multi-line offering allows us to package an **Architects & Engineers Errors & Omissions (E&O)** policy with other lines of business or on a standalone basis
- We understand the specific business challenges and related insurance solutions required to protect architects and engineers from litigation exposures
- 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 around the world

At RSA, we know that clients don't think of E&O insurance in isolation, which is why we offer sophisticated multi-line programs to complement other lines of business important to architects and engineers.

E&O coverage designed specifically for architects and engineers

Design professionals bear great responsibility to create and execute designs that won't lead to failures. Even if your professional duty is upheld, there is still a chance that you may be named in a lawsuit that can devastate your company.

RSA's **Architects & Engineers E&O** policy protects your company against potentially catastrophic litigations if your client holds you responsible for design errors or omissions resulting in the failure of your work to perform as promised. E&O coverage can make the difference when faced with these types of legal threats.

Specializing in more than 90 classes of business, including a wide range of professional classes, RSA offers in-house underwriting expertise as well as dedicated in-house ProFin legal counsel to assist our brokers with professional liability coverage. We currently provide our clients with the flexibility to package their E&O coverage with other lines of business or to insure on a standalone basis.

FEATURES AND BENEFITS

Professional services

E&O coverage for design-based services and other types of professional services that your client may provide

Option to include Commercial General Liability (CGL) and Property coverage customized to the risk

"Claims made" instead of "claims made and reported" policy

Broad coverage for damages

Includes coverage for:

- Punitive, exemplary and multiple portion of any multiple damages award, where insurable by law (most favourable jurisdiction)
- Pre-judgment and post-judgment interest
- The multiple portion of any multiplied damages award (up to \$100,000 sub-limit)

Coverage now extended to insured's independent contractors

Coverage for unintentional disclosure of confidential or proprietary information

Supplemental payments extensions

No deductible applies to these coverages:

- Pre-claims assistance
- Reimbursement expenses: actual loss of earnings and reasonable expenses when attending hearings, depositions and trials (\$300 per day; \$20,000 aggregate)
- Disciplinary proceedings: reimbursement of reasonable lawyer fees in response to disciplinary proceedings (up to \$25,000 sub-limit)
- ODA, NHA or OHS A expense reimbursement
- Loss of document(s) expense (up to \$25,000 sub-limit)
- Court attendance compensation (up to \$50,000 sub-limit)

Broad definition of "insured"

Definition includes:

- Past and present partner, principal, director, officer or employee of the company, but solely with respect to professional services performed on behalf of the company
- Spousal coverage, but only for such spouse's ownership interest in property or assets that are sought as recovery
- Any temporary or leased personnel, but only for professional services performed while acting under the direct supervision and on behalf of the insured
- Predecessor firms
- Coverage for insured's participation in a joint venture, but only for legal liability arising out of professional services performed by the joint venture

Broad definition of "claim"

Definition includes:

- Monetary and non-monetary relief
- Civil proceedings
- Governmental, regulatory or administrative proceedings
- Arbitration, mediation or alternative dispute resolution
- Written request to toll or waive statute of limitations

Mediation deductible credit of 50% of the insured's deductible

For claims resolved through mediation (to a maximum reduction of \$25,000)

Bodily injury/property damage exclusion language

Carve-back for professional services

60-day automatic extended reporting period

Softened hammer clause (80%/20%)

Final adjudication language for conduct exclusion

Waiver of subrogation

Where prior written agreement has been made between the insured and their client to waive such rights

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.

Full worldwide coverage territory available

Non-cancellable by the insurer

Exception for non-payment of premium with 20 days' notice

Pro rata cancellation by the insured

Discovery period terms established at the beginning of the policy period

One year at 75% of annual premium

Ability to accept other market's application forms

Severability clause

No conduct of any insured person will be imputed to any other insured person

Broad definition of "subsidiary"

Definition includes majority-owned corporations and limited-liability companies

Broad definition of "wrongful act"

Definition includes personal injury

Product exclusion includes carve-back for design

Innocent insureds coverage

Canadian or US currency available

Extended reporting period of up to six years available

No exclusion for pollution or terrorism

TARGET CLASSES

A strategic focus on where we win:

- Acoustical engineers
- Architects
- Civil engineers
- Electrical engineers
- Fire protection engineers
- Forensic engineers
- HVAC engineers
- Interior designers
- Land surveyors
- Landscape architects
- Mechanical engineers
- Process engineers
- Project management
- Structural engineers
- Telecommunications engineers

CAPACITY

Up to \$20 million

CONTACT

For more information, please contact our **Specialty Team**.

OPTIONAL COVERAGES

- First dollar defence coverage available
- Claims expenses outside of the policy limits available
- Privacy and security liability extension available
- Technology E&O extension available

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