



Please direct inquiries to:
BFL CANADA Risk and Insurance Services Inc.
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Highlight Sheet

Wording L60500E

Engineers Professional Liability Insurance
for Members of the Ordre des ingénieurs du
Québec

Coverage Details

- This insurance covers claims made against you following an error or an omission in the performance of a professional service to others
- The insurance is written on a claims-made and reported basis

Policy Features

- Fixed annual premiums
- Retroactive coverage for prior acts – minimum five (5) years back
- Automatic extended reporting period of five (5) years, without charge in the event this policy is non-renewed or cancelled.
- First dollar defence and duty to defend worldwide
- Defence costs are in excess of the limit of liability
- The deductible is not applicable to defence costs and supplementary payments
- Split indemnity deductible (maximum two times the deductible amount)
- Broad definition of Insured including automatic coverage for newly created or acquired firms (if declared within 60 days)
- Blanket coverage for your participation in a joint venture with other engineers or architects
- Defence cost coverage related to Occupational Health and Safety Act or any government agencies under federal, provincial or state law or similar regulations.
- Defence assistance reimbursement including mediation

- Pollution liability coverage
- Breach of confidentiality coverage
- Libel and slander coverage
- Coverage for expenses related to the loss of documents
- Non-cancellable coverage by the insurer except for non-payment of premium
- Risk management credit
- Mediation credit
- Worldwide coverage
- Coverage for cost resulting from a Crisis management event
- Coverage for Intellectual property infringement
- Excess coverage of all other valid and collectible insurance
- Automatic waiver of subrogation rights if there is a written agreement in place that waives such rights

Services offered by Victor

- Contract review service
- eLearning
- Loss Control Bulletins
- Loss Control Webcast
- Pre-claims assistance
- Excess limits available

Claims Handling

Claims are handled by Victor's claims analysts. Independent adjusters and legal counsel specializing in the defence of design professionals are appointed as required.

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.