

# ARCHITECTS & ENGINEERS

SPG Canada

Architects & Engineers Professional Liability policy offers coverage for design professionals of all types



## WHY ARCHITECTS & ENGINEERS NEED PROFESSIONAL LIABILITY

Architects and Engineers operate in an environment where every decision matters. Designs evolve, projects scale, regulations shift, and expectations come from all directions — clients, contractors, regulators, and the public. In this complex landscape, even a single error, omission, or misunderstanding can give rise to costly allegations, regardless of the care taken or the quality of the work delivered.

**Whether you are a sole practitioner or a multi-disciplinary firm, Professional Liability insurance remains a cornerstone in safeguarding your practice, your people, and your professional legacy.**

### Key Benefits

**Purpose-Built for A&E:** Wording crafted specifically for architects, engineers, and design consultants — not a generic professional liability policy.

**Built-In Extensions:** Value-added coverages included as standard — loss mitigation, disciplinary proceedings, reputation protection, and more.

**Pollution & Environmental Carve-Backs:** Coverage restored for pollution, asbestos, and mould claims arising from professional negligence.

**IP & Design Protection:** Coverage for intellectual property rights infringement, copyright pursuit costs, and defamation.

**Award-Winning Claims Team:** Every policy backed by Specialty Claims Canada — delegated authority for faster decisions and direct broker access.

### Target Sectors

- Architectural Firms
- Acoustical Engineering
- Civil Engineering
- Electrical Engineering
- Environmental Engineering
- HVAC Engineering
- Interior Design
- Landscape Architecture
- Land Surveyors
- Marine Engineering
- Mechanical Engineering
- Non-Destructive Testing
- Process Engineering
- Project Management (with design oversight)
- Town Planners

**Website:** [www.spgcanada.ca](http://www.spgcanada.ca) | **Email:** [info@spgcanada.ca](mailto:info@spgcanada.ca) | **TF:** 1.877.532.6864 | **Portal:** [portal.spgcanada.ca](http://portal.spgcanada.ca)

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## Coverage Features

Coverage Features	Detail
Asbestos	Carve back
Breach of Confidence	\$250,000
Copyright Infringement Costs	✓ Included
Defence of Criminal Proceedings	✓ Included
Disciplinary Proceedings	✓ Included
Dishonesty of Employees	✓ Included
Intellectual Property Rights Infringement	✓ Included
Joint Ventures	✓ Included
Libel & Slander / Defamation	✓ Included
Loss Mitigation	✓ Included
Loss of Documents	\$250,000
Mould	Carve back
Occupational Health & Safety	\$250,000
Pollution	Carve back
Reputational Protection	\$250,000
Withdrawal of Fees	\$15,000

## Value Added Extensions

All included as standard:

- **Loss Mitigation Costs:** proactive steps to prevent or reduce claims
- **Disciplinary Proceedings:** defense costs against a disciplinary action brought against you by an engineering provincial licensing body (for instance, APEGBC or APEGA)
- **Attendance Expenses:** compensation for time spent attending court or tribunals
- **Reputation Protection:** public relations support following a covered claim
- **Withdrawn Fees Reimbursement:** limited recovery of fees withdrawn due to a covered dispute
- **Loss of Documents:** costs to replace or restore lost or damaged documents
- **Occupational Health & Safety:** defense costs with respect to legal proceedings related to this act

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## What's Covered?

- **Representation Costs:** Legal costs for attending inquiries, investigations, or proceedings connected to a potential claim
- **Pollution (Sudden & Accidental):** Protection where pollution arises from negligent professional advice, design, or specification
- **Asbestos & Mould:** Coverage for claims arising from negligent professional services involving asbestos or mould
- **Intellectual Property Rights:** Copyright, trademark, design rights, plagiarism, passing off, and failure to attribute authorship
- **Copyright Infringement Pursuit:** Optional support to pursue infringement of your own copyright, with insurer consent
- **Defamation:** Claims from written or spoken statements made in the ordinary course of professional business
- **Defense of Criminal Proceedings:** Advancement of defense costs for proceedings under building, health, and safety legislation
- **Breach of Confidence:** Claims arising from alleged misuse or disclosure of confidential information
- **Dishonesty of Employees:** Protection where claims arise from dishonest or fraudulent acts of employees (excl. partners & directors)
- **Joint Ventures & Consortiums:** Professional liability from participation in joint ventures, even through a separate legal entity

## Contact Us to Get Started!

Send your inquiries to: [underwriting@spgcanada.ca](mailto:underwriting@spgcanada.ca)

Every SPG Canada policy is backed by our claims management company, Specialty Claims Canada. With delegated authority, they handle claims quickly with a focus on customer satisfaction.

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