

Architects & engineers

Architects & engineers engage in a broad range of disciplines which vary widely from project to project. Often, these projects are located around the globe and require working in a wide range of legal and technical environments. It's therefore critical for architects & engineers to have an insurance policy which covers these diverse exposures. Our policy isn't just professional liability insurance, it's a modular policy designed to target the key exposures for architects & engineers.



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At a glance

Comprehensive legal cover

Our policy includes cover for suits brought anywhere in the world as standard. We also offer full civil liability, covering a range of claims beyond those based solely on negligence.

Contracual liability

Clear, unambiguous cover for breach of a client contract. Covers sums legally obliged to pay as a result of a claim by a client made against you, including liability for claimants' costs and expenses.

Flexible modular package offering

As well as comprehensive package of coverage including products and completed operations liability, employers' liability, property cover and business interruption insurance, we can also offer broad cover for D&O, legal expenses and cyber under a single form.

1st and 3rd party cyber cover

Optional network & privacy and cybercrime coverages available via the modular package form, offering protection against cyber attacks including extortion, social engineering and theft of funds.

US work

We can provide cover to policyholders that are domiciled in Canada, where up to 100% of the revenues are generated from work performed in the US.

Full pollution liability

This feature covers both sudden, accidental and gradual pollution—critical especially as environmental regulations become stricter and more complex.

Breach of intellectual property rights

Our policy covers costs associated with copyright and trademark infringement claims brought against you, including legal costs, damages and settlements.

What we love

Engineers

Acoustic, drafting, electrical, expert witness, feasibility studies, geological, HVAC, mechanical, project management (owners rep), plumbing, town planning

Architects

Interior design, landscape architects, building designer, architectural technologist

Surveying

Archaeological, GIS mapping

What we ordinarily decline

Engineers

Aerospace, automotive, geotechnical, nuclear, structural

Projects

Airports (airside), asbestos removal, amusement rides, nuclear, power plants, offshore, sports surfaces, swimming pools

Limit capabilities

Maximum E&O limit	\$5m
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Maximum GL limit	\$10m
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Professional fee capabilities

New business enquiries up to	\$25m
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We can offer Costs inclusive and First Dollar Defence