

Professions

Today's professionals want fast, simple insurance without compromising on cover or cost. Our modular policy goes beyond standard professional indemnity, addressing key exposures for a wide range of firms. Our expert team are happy to consider any size and style of risk including specialist and unusual professions.



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At a glance

Comprehensive legal cover

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.

Contractual 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.

Withheld fees and claims cover

Our policy includes reimbursement of costs incurred to help reduce or avoid a claim, as well as the payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.

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.

Program business

Using proprietary tech, we deliver efficient, low-touch insurance solutions for clients with standardized services, ideal for high-volume, like-minded groups needing tailored package policies.

What we love

Business consultants, environmental consultants, event management, geologists, health and safety consultants, human resources consultants, life and executive coaches, management consultants, market research consultant, private investigators, procurement consultants, regulatory consultants, security consultants, training companies, travel agents, translators.

What we consider

Non-destructive testers, call centres, freight agents/brokers, franchisors, loss adjustors, WETT inspectors, line locators.

What we ordinarily decline

Legal services, seedsmen, tour operators, mortgage/insurance brokers, financial/investment advisors, actuaries, crane and lift inspectors.

Limit capabilities

Maximum E&O limit	\$5m
Maximum GL limit	\$10m

Revenue capabilities

No revenue threshold

We can offer Costs inclusive and First Dollar Defence