

*Empower Your Practice with
Expertise*



Architects and Engineers

**Professional Liability
Insurance**

Coverholder at

LLOYD'S

S & S Insurance Services Ltd.
www.sandsinsurance.ca





Architects and Engineers

Why you need professional liability insurance

As a key decision-maker in the fields of architecture, engineering, land surveying, or landscape architecture, you've spent years honing your expertise and reputation in a competitive market. Your commitment to excellence demands the highest standards.

In today's litigious environment, where damage awards are on the rise, safeguarding yourself and your business from claims of professional negligence is paramount. Professional liability insurance offers protection against such threats, regardless of their validity.

At S & S, we bring over 30 years of experience as a leading provider of professional liability insurance in Canada. **If your company operates in architecture or engineering**, integrating professional liability insurance into your risk management strategy is essential. It shields you from claims and damages stemming from your professional services.

Our team at S & S is committed to offering cutting-edge and competitive products tailored to the unique requirements of the architectural and engineering industries. We deliver these solutions through our extensive broker network across Canada, ensuring the assets of your firm and your professionals are safeguarded by transferring risk to the insurer.



Discover the S & S difference

With S & S, rest assured that your assets and business are comprehensively safeguarded through cost-effective and adaptable insurance solutions. Our coverage shields your firm from losses resulting from negligence, whether it's from you or your employees, thereby minimizing your financial liabilities.

An insurance policy with S & S offers more than just protection for defense, settlements, or judgments. Our dedicated team, comprising your broker, industry analysts, and claims specialists is committed to delivering seamless and efficient service along with continuous support tailored to your needs.

Coverages Available:

- First-dollar defence coverage
- Full retroactive coverage
- Split damages deductible
- Broad definition of named insured
- Broad definition of professional services
- Design-build coverage
- Equity interest coverage
- Joint venture coverage
- Employment practices wrongful act
- Liability coverage
- Property and crime insurance coverage
- Disciplinary coverage
- Pollution coverage
- Occupational Health and Safety Act Defence coverage
- Loss of document coverage
- Difference in limit and conditions coverage
- Commercial general liability (CGL) coverage available to professional liability insurance policyholders
- Efficient and accurate processing of applications, quotes, and certificates of insurance
- Efficient and effective claims service
- The security of first-class insurers





Get the S & S experience on your side

Professional liability insurance is a crucial component of your risk management strategy, and at S & S, we are your ideal ally. As a prominent figure in Canada's insurance landscape, we specialize in providing tailored insurance solutions and access to a vast network of experts proficient in preventing losses and defending professionals like you.

Our commitment extends to continuous research and development, aimed at creating innovative programs specifically crafted for the architectural, engineering, land surveying, and landscape architectural sectors.

By partnering with us, you ensure the protection of your firm's assets and reputation, while minimizing disruptions to your evolving business operations.

S & S proudly has been in operation since 1992, are proudly a Coverholder at Lloyd's with binding authority.

We continually collaborate with reputable insurance carriers to deliver a program that offers stability and longevity.



Protect your business and ensure your peace of mind

Connect with your S & S broker today to discuss your professional liability requirements. Discover how we can help you implement a tailored risk management and loss prevention strategy, specially designed for architects, engineers, land surveyors, and landscape architects.

For more details or to request a competitive quote, reach out to your S & S broker today.



This brochure serves as an illustration and does not constitute a contractual agreement. It's important to note that only the insurance policy itself defines the actual terms, coverage, amounts, conditions, and exclusions. Availability and coverage of programs are contingent upon individual underwriting criteria.

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