

Errors & Omissions Insurance

Key Benefits

- ✓ E&O-led product (limits up to \$5 million) with Additional Coverage options: GL, Property Contents & Business Interruption, D&O and Cyber (sub-limited up to a maximum \$150,000)
- ✓ Available for various professions
- ✓ 12-month policies (no single projects) with Worldwide Territorial & Jurisdictional limits for Canadian-domiciled insureds
- ✓ Insureds with annual revenues up to \$3 million and less than 15% of total revenues comprised of US fees
- ✓ On-site GL coverage available with a “Manual Work” exclusion
- ✓ Upload functionality to Lineage Claims reported as per your OPAL binding authority
- ✓ OPAL Claims for online reporting and status checking
- ✓ Maximum Individual Contract Values of \$10 million
- ✓ Less than 2 claims reported with total incurred less than \$5,000 Quebec and US fees must comprise less than 15% of annual revenues

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Target Professions	Exclusions	Referrals & Restrictions
<p>Architects</p> <ul style="list-style-type: none"> • Drafting Architects Interior Design • Landscapers • Project/Construction Managers • Project Coordinators (only) • Town Planners 	<p>Excluded projects include Bridges, Tunnels, Dams, Mines and Major Roads.</p>	<p>Work involving Glazing, Cladding or Curtain Walling to be referred to London.</p>
<p>Engineers</p> <ul style="list-style-type: none"> • Acoustic • Civil • Drafting • Electrical • HVAC • Hydraulic • Industrial • Materials • Mechanical and Structural Engineers <p>If split of practice areas, up to four of the above may be selected to generate a quote based on % split of revenues.</p>	<p>Excluded projects include Bridges, Tunnels, Dams, Mines & Petrochemical projects.</p>	<ul style="list-style-type: none"> • Engineers in the Power and Geotechnical space can only be considered provided projects are minor/noncritical. • Railways and Airports projects can only be considered provided projects are minor/non-critical. • Underpinning restricted to 15% and TCV not exceeding \$2,500,000.
<p>Surveyors</p> <ul style="list-style-type: none"> • Land Surveyors and Quantity Surveyors 	<p>Excluded projects include Bridges, Tunnels, Dams, Mines and Major Roads.</p>	<p>Referrals for Power Plants, Generation, Railways and Airports work</p>

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Accountants <ul style="list-style-type: none"> • Non-Audit • Audit and Non-Audit (% split of revenues) • Targeting Accountants with less than 30% Audit work. 	Accountants <ul style="list-style-type: none"> • Those performing quoted companies audit, • High-profile clients or those with involvement in the entertainment industry • Any involvement with Tax Mitigation Schemes • Any Financial Services clients • Any Corporate Finance work. 	ALL Insurance Brokers risks to be referred to London for approval.
Insurance Brokers <ul style="list-style-type: none"> • Commercial Lines • Personal Lines • (% split of revenues). 	Excludes any Insurance Brokers involved in the Financial Services sector. Limited Aviation sector work only.	
IT/ Media professions including, but not limited to: <ul style="list-style-type: none"> • Application Service Providers • Data Storage & Processing • Facilities Management/ • Outsourcing Services • Internet Security/Service Providers • IT Consultants • IT Training • IT Systems Integration • Maintenance & Repair Software Developers • Telecommunications Services • Third Party Hardware & Software Resellers 	Excluded IT Professionals include those involved in Online Trading, Betting Platforms, Payment Processing Solutions and/or the Health and Finance sectors.	
Real Estate <ul style="list-style-type: none"> • Body Corporate/Strata Management • Leasing Consultants • Property Management • Real Estate Settlement • Agents (Conveyancers) • Sales (No Valuation) • Stock & Station Agents 		Typically avoid Strata work originating out of British Columbia.

Target Professions	Exclusions	Referrals & Restrictions
<p>Miscellaneous – a large variety of professions including, but not limited to:</p> <ul style="list-style-type: none"> • Arbitrators & Mediators • Bookkeepers • Communication Consultants • Customs Agents/Brokers • Educational Consultants • Environmental Consultants • Event Management • Forestry Services & Consultants • Funeral Directors • Graphic Designers • Management Consultants • Marketing Consultants & Market Research • Occupational Therapists • PR Consultants • Recruitment Consultants • Risk Managers Secretarial/ Administrative Services • Translators. 	<ul style="list-style-type: none"> • Exclude Vicarious Liability cover for: Recruitment • Consultants, Headhunters, and Employment Agents • Exclude insureds that utilize Call Centres and Telemarketing. 	<ul style="list-style-type: none"> • Profession-specific referrals and declinatures apply. • Typically avoid insureds who perform Insolvency and Corporate Finance work.

Why Choose Us

Approved Casualty & Surety is one of Canada's most trusted wholesale intermediaries and MGAs. Located in Oakville, Ontario, we work with insurance brokers from all across North America to deliver a wide range of insurance and surety bonding products.



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