



# Environmental consultants — Errors & omissions insurance

**Protect yourself and your firm from environmental design and assessment risks.**

Victor's errors and omissions insurance program for environmental consultants is designed to safeguard consultants and their businesses against allegations of negligence, such as deficient identification and assessment of contaminants, remediation design error, insufficient supervision and faulty specification. Our program also provides protection from pollution and other environmental liabilities that may arise as a result of environment consulting services.

## Why buy this product?

Victor has a unique understanding of Canadian environmental risks exposures. With over 50 years of experience, we have been a trusted name in professional liability and construction insurance. As a leading provider of errors and omissions insurance for environmental consultants, we bring a long-term commitment to this market and a high level of expertise in both underwriting and claims management.

As a Victor policyholder, you can take advantage of the following value-added services which were created with the needs of consultants in mind:

- Pre-claim Assistance
- Contract Review Services
- Claims Examples

## Who will benefit?

**Environmental consultants** and **consulting firms** who offer assessment and advisory services to their clients on matters relating to the management of environmental issues, such as Phase I, II and III site assessments, LEED consulting and environmental policy consulting.

*NOTE: Those consultants who also engage in remediation operations will be better suited for coverage under our Environmental and Construction insurance programs.*

## What are the coverage agreements?

- Payment of damages which the insured is legally liable to pay as a result of claims arising out of an error, omission or negligent act in the performance of environmental consulting
- Duty to defend claims seeking damages payable under the policy [Canada and the United States]
- Defence costs reimbursement
- Coverage for services rendered anywhere in the world

## What are the coverage details?

- Coverage is written on a claims-made and reported basis
- Full prior acts coverage is available from establishment of firm
- Annual and two-year policy period
- Guaranteed fixed premium for the policy term
- Premium paid in annual instalments
- Limits available on a per claim and annual aggregate basis up to \$5,000,000
- Split damages deductible

## What are the policy features?

- Pollution liability coverage [full limits]
- Excess coverage over separately insured projects or other primary insurance policy
- Broad definition of insured services
- Zero deductible available for insureds with annual fees under \$1,000,000
- Minimum premium starts at \$1,500

## How are claims handled?

Victor's highly specialized team of claims analysts, adjusters and legal counsel ensures that claims are managed proactively throughout the entire life of a claim.

## What other insurance solutions do we offer?

- Builders Risk and Wrap-Up Liability
- Commercial General Liability
- Commercial Property Insurance
- Commercial Umbrella Liability
- Crime Insurance
- Directors & Officers Liability
- Employment Practices Liability
- Environmental & Pollution Liability
- Errors & Omissions
- Fiduciary Liability
- Group and Retiree Benefits
- Technology and Cyber Liability

Visit us at [victorinsurance.ca](https://victorinsurance.ca) to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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