

economical®

PROFESSIONAL LINES INSURANCE

INFORMATION FOR OUR BROKER PARTNERS

Advise your clients to protect their businesses from financial loss beyond physical property. Make sure they're covered against liability claims and lawsuits, too. We can help with that.

OUR PRODUCTS

ERRORS AND OMISSIONS (E&O) LIABILITY INSURANCE

Provide coverage for liability arising from breach of professional duty for a wide range of professionals and business sectors through our comprehensive products, including:

- Professional Liability (Miscellaneous)
- Technology Professional Liability
- Media Professional Liability
- Manufacturers Professional Liability (in conjunction with commercial general liability insurance)

Coverage Limits

COVERAGE	LIMIT
Professional Liability	Up to \$10,000,000
Media Liability	
Technology Services Liability	
Supplementary Payments	Up to \$25,000
Manufacturers E&O	Up to \$2,000,000 (in conjunction with CGL)
Cyber	Up to \$2,000,000

Your clients might also benefit from additional coverage options like Property, Commercial General Liability, or Director and Officers (D&O) Liability.

Target Classes

- Advertising/marketing/public relations agencies
- Bookkeepers
- Employment agencies/placement agencies/staffing agencies
- Expert witnesses
- Funeral directors
- Independent claims adjustors
- Interior designers
- Manufacturers and fabricators
- Miscellaneous consultants/management consultants
- Paralegals
- Printers/publishers
- Project managers/contract administrators (non-construction)
- Property managers (less than 50% residential)
- Software developers
- Technology consultants
- Travel agents

*We may be able to entertain risks not specified here.



Contact our [Professional Liability Team](#) for more details or [read more about products and coverage limits](#).

DIRECTORS AND OFFICERS (D&O) LIABILITY INSURANCE

Help protect executives and board members from personal liability while protecting the assets of the organization or company from paying for these costs.

Our coverage includes the following companies or organizations:

- Not-For-Profit Liability
- Private Company Liability
- Public Company Liability
- U.S. or Dual-Listed Companies Liability

Target classes



NOT-FOR-PROFIT

- Apprenticeship training trusts
- Art, culture, and humanities
- Camps
- Day-care facilities
- Cemeteries
- Chambers of commerce, business leagues
- Community groups, general associations
- Food and nutrition
- Foster care, adoption agencies
- Foundations, grant making organizations
- Fraternal benefit groups
- Job training, placement agencies
- Recreation, leisure
- Sports
- Testing facilities
- Trade association
- Yacht clubs

We do not insure liability for the following:

- Condominium or strata corporations, co-operatives, or co-operative housing
- Financial institutions, insurance brokers, or insurance companies
- Labour unions
- Political party, riding, or fundraising organizations



PRIVATE COMPANY

We have a broad target appetite covering most industries if they have the required policies and procedures and are financially sound.

We do not insure liability for the following:

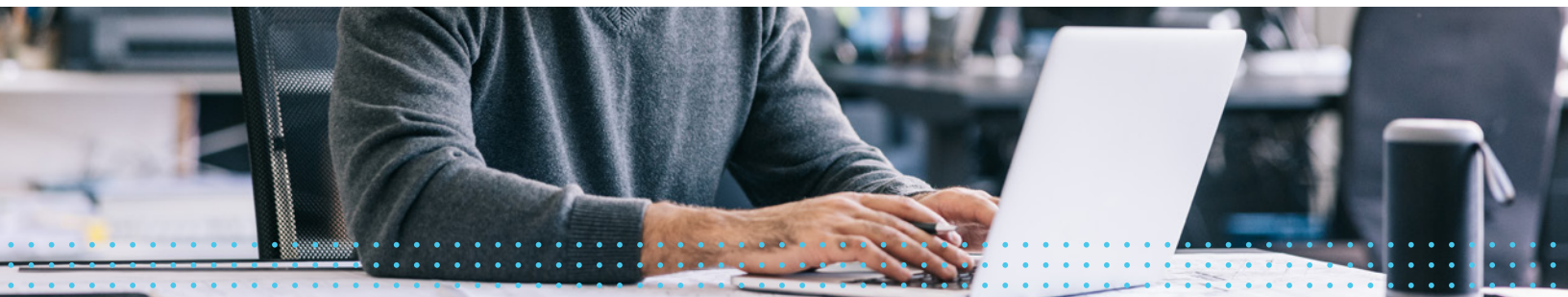
- Financial institutions (includes brokers)
- Cryptocurrency
- Dating or introduction services (including online operations)
- Disposal, garbage, incineration, landfill and waste operations and facilities
- Franchisors
- Municipalities
- Receivers in bankruptcy
- Tobacco-related operations

Coverage Limits for Not-For-Profit and Private Company

COVERAGE	LIMIT
Individual non-indemnified liability	Up to \$10,000,000
Individual indemnified liability	
Entity liability	
Spousal liability	
Workplace violence expense	Sub-limited
Derivative demand evaluation coverage	
Employed lawyers' claim	
Additional limit of liability dedicated for insured persons	



Contact our [Professional Liability Team](#) for more details.



PUBLIC COMPANY

We cover most publicly traded Canadian companies with market capitalization less than \$500 million (on a primary basis) if they have the required policies and procedures and are financially sound. Excess terms are available for companies of all sizes.

We do not insure liability for the following:

- Cannabis operations (Side A Only)
- Commercial passenger airlines
- Dating or introduction services (including online operations)
- Disposal, garbage, incineration, landfill and waste operations and facilities
- Financial institutions (includes brokers)
- Franchisors
- Internet service providers
- Long-term care facilities
- Pharma and biotech (excess only)
- Real estate investment trusts
- Special purpose acquisition corporations
- Tobacco-related operations

Coverage Limits

COVERAGE	LIMIT
Individual non-indemnified liability	Up to \$5,000,000 (primary) and \$10,000,000 (excess)
Individual indemnified liability	
Organization securities liability	
Spousal liability	
Workplace violence expense	
Derivative demand evaluation coverage	Sub-limited
Individual person inquiry costs	
Employed lawyers' claim	
Additional limit of liability dedicated for insured persons	

U.S. OR DUAL-LISTED PUBLIC COMPANY

We offer \$10 million limits excess of \$50 million in underlying limits.

Our target appetite for U.S. or Dual-Listed Public Companies is similar to our appetite for the Canadian marketplace, with the exceptions noted below.

We do not insure liability for the following:

- Cannabis operations
- Coal operations
- Commercial passenger airlines
- Dating or introduction services (including online operations)
- Disposal, garbage, incineration, landfill and waste operations and facilities
- Financial institutions (includes brokers)
- Franchisors
- Pharma and biotech
- Special purpose acquisition corporations
- Tobacco-related operations

WHY ECONOMICAL?



Experienced, highly skilled underwriting team



Superior service — responses within 24 to 48 hours



Holistic underwriting approach — unique solutions for unique requirements



Strong financial strength ratings: Rated A- (Excellent) by AM Best, A by DBRS

Our liability underwriters have a strong partnership with our small business and mid-market underwriters to provide a full product suite of protection for your clients.



Let's take care of business, together.

Contact our [Professional Liability Team](#) for more details.



economical INSURANCE[®]

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