

PROFESSIONAL LIABILITY

ERROR & OMISSIONS

- Claims made and reported coverage for professional services
- Duty to defend
- Applies to claims made and acts, errors or omissions committed, or loss occurring anywhere in the world
- Full Bodily Injury / Property damage carve back for professional services
- Innocent insured coverage
- Punitive Damages Required by Law
- Delay in Delivery or Performance Arising out of Professional Services
- General Legal Advice Hotline

Available Options


- Up to 100% US or Foreign revenues
- Policies written in Canadian or US currency
- Defense costs outside the limit
- First Dollar Defence
- Multi-year policies
- Packaged with CGL, Property, First Party Cyber and LEI
- Minimum Premium: \$500

MISCELLANEOUS PROFESSIONALS	TECHNOLOGY COMPANIES	ENGINEERING AND DESIGN FIRMS
LIMITS, DEDUCTIBLES, MINIMUM PREMIUM		
<ul style="list-style-type: none"> • Limits up to: \$5,000,000 • Minimum Deductible: \$0 • Minimum Premium: \$500 	<ul style="list-style-type: none"> • Limits up to: \$5,000,000 • Minimum Deductible: \$0 • Minimum Premium: \$500 	<ul style="list-style-type: none"> • Limits up to: \$5,000,000 • Minimum Deductible: \$1,000 • Minimum Premium: \$500
TARGET CLASSES		
<ul style="list-style-type: none"> • Business Management Consultants • Photographers • Bookkeepers / Accountants • Ecologists • Training & Education Consultants • Medical/ Scientific Consultants • Clinical Data Management • Event Planners • Graphic Designers • Health & Safety Consultants • Recruitment Consultants • Employment & Staffing Agencies • Public Relation Firms • Forestry, Arboreal and Agricultural Consultants • Market Research Firms • Life Coaches • Ancillary Cannabis Consultants 	<ul style="list-style-type: none"> • IT Consultants • Web development • Mobile game developers • Software developers • Digital Marketers (including SEO) • Social Media Influencers • IoT devices and supporting software • SaaS using Artificial Intelligence • Hardware / Software Sales • Software as a Medical Device • SaaS visual design automation tool • Data analytics software and consulting • Public Relations Companies • Virtual Reality developers • CAD related design tools • Inventory management software 	<ul style="list-style-type: none"> • Project / Construction Management • Electrical • Mechanical • Software • Industrial Process • Design & Build Firms • Interior Design and Project Management • Landscape Architects • Nuclear • Acoustical • Chemical • Forensic • Aviation & Aerospace • Defense / Government

COVERAGE HIGHLIGHTS & EXTENSIONS

- Supplementary payments for disciplinary proceedings
- Information Security and Privacy Liability Included
- Multimedia and Advertising Liability (including Intellectual Property):
 1. Defamation, libel, slander, product disparagement
 2. Invasion of or interference with the right to privacy or of publicity
 3. Misappropriation of any name or likeness for commercial advantage
 4. False arrest, detention or imprisonment
 5. Invasion of or interference with any right to private occupancy
 6. Plagiarism, piracy or misappropriation of ideas
 7. Infringement of copyright
 8. Infringement of trade dress, domain name, title or slogan
 9. Misappropriation of trade secret
 10. Unfair competition
- Coverage for Services & Technology
- Products, broad definition including
 - related electronic products
 - Information Security and Privacy Liability (Third Party Cyber)
 - Network Security including coverage for theft of data, unauthorized access, malicious code and denial of service attacks
 - Third Party Service Provider Coverage, including Cloud Storage
 - Data Protection and System Restoration
 - Multimedia and Advertising Liability
- Occupational Health & Safety
- Loss of Documents
- Court Attendance Costs
- Reputation Management
- Sudden & Accidental Pollution
- Modification of products exclusion for design and build engineers
- Definition of Insured including Construction Manager services



 55 York Street, Suite 400
Toronto, Ontario
M5J 1R7

 Tel: 416 363 3431
Fax: 416 362 0278

 submissions@trinityunderwriting.ca
claims@trinityunderwriting.ca

 trinityunderwriting.ca