



ARCHITECTS AND ENGINEERS

All professionals providing advice or design services have a liability exposure that, if not properly managed and insured, could have repercussions that would be financially crippling to a firm or its principal(s). Whether you are thinking of starting up your own firm or are an established firm, you should be working with a broker who understands your exposure and needs.

Architects and engineers need a professional liability insurance broker that is able to identify and address the unique circumstances they face, such as:

- A lack of prudent risk management principles and procedures, particularly as they relate to working with other consultants
- The risk of negligent acts, Errors and Omissions
- Risks arising from contractual undertakings, including indemnification and “hold harmless” clauses in agreements which may be excluded from insurance coverage
- Professional liability claims made against architects and engineers many years after a project has been completed. In fact, in certain jurisdictions the statute of limitations can extend up to 30 years. This is why all contracts should include some form of limitation of liability that takes into account the risks being accepted and that is fair to both parties
- Failure of the policy to cover prior acts without any time limitation or “retroactive date.” Due to the “claims made” nature of professional liability insurance policies, it is critical that the policy be able to cover the above. Policies should also be structured to protect all past, present and future employees, partners, Directors and Officers of the current firm and any “former firms”
- Firms finding themselves involved in frivolous claims and countersuits arising from fee disputes. These can be successfully defended as they usually have very little merit. Unfortunately, like most professional liability claims these may take several years to be settled

BFL CANADA specializes in the placement of professional liability insurance (Errors & Omissions insurance) and our Architects and engineers team operates as part of our Construction Services team. BFL CANADA has earned the trust and respect of underwriters and can therefore often negotiate better terms and conditions on behalf of clients.

Our clients are design professionals, including architects, engineers, land surveyors, project/construction managers and design/build firms. Our client list includes firms that range from sole practitioners to some of the largest firms in Canada.



We work with many insurance companies and design appropriate insurance programs for our architectural and engineering clients to address all of their business insurance needs, including professional liability insurance, general liability insurance, and insurance coverage for property, equipment breakdown, Directors' and Officers' liability, crime, employment practices liability, environmental and cyber-related risks.

We are also experienced in the placement of specialty products designed for specific projects, such as:

- Single project professional liability insurance
- Owner's protective professional indemnity insurance

Our extensive knowledge of these products enables us to work closely with clients on specific contractual and insurance issues to ensure that their annual practice policies dovetail with any project-specific policies put in place by the owner or design/builder. Key issues to be aware of are how to report fees to your own insurer and how to deal with larger deductibles typically selected by owners as a means of reducing the cost of the single project policy.

What differentiates BFL CANADA from other brokers is the approach that we took in developing our team. Our goal has always been to understand the needs of the entire design community in order to provide our clients with the advice they require. Through experience and networking within the design community, we have an intimate level of understanding of the challenges faced by architects and engineers in their relationships with clients, contractors, other professional government bodies and the public at large.

We are actively involved in the design community and are recognized by various professional associations as specialists working with their members.

At BFL CANADA, our approach to risk management extends beyond just providing an insurance policy. We help our clients address and reduce their risks by providing them with sound risk management advice based on our past experience. We provide proactive advice to clients on insurance market trends, changes, new markets and new insurance products.

We provide advice on risk mitigation measures, such as "limitation of liability" clauses in contracts, sub-consultant retention and insurance requirements. We have experienced claims staff to ensure that all claim files are properly managed and monitored throughout the life of the claim. We serve the role of advocates for our clients in case of difficult claims.

As a leader in risk management, BFL CANADA is committed to helping our clients manage their risks and keep pace with their ever-changing needs.

Do not hesitate to contact any member of our Architects and engineers team to discuss your needs.

