

## SECONDARY PROFESSIONAL LIABILITY INSURANCE

Secondary Excess Professional Liability Insurance, exclusive to members in good standing with the Ontario Society of Professional Engineers, including members in training.

### Secondary Professional Liability

|                      |          |
|----------------------|----------|
| Per Claim Limit      | \$50,000 |
| Aggregate per member | Included |
| Policy Aggregate     | Included |
| Deductible           | Included |

### Who is afforded coverage?

All OSPE professionally licensed, associate, and intern members in good standing automatically receive Secondary Professional Liability Insurance.

### Exceptions

#### Work outside of Employment

Members providing consulting services outside of their regular employment activities can qualify for this insurance provided that fees earned from these activities represent less than \$5,000 per project and not more than \$20,000 per policy period.

#### Claims from Employer

This policy excludes claims brought forward against you by your current or past employer(s).

#### Decision Makers

This policy does not extend coverage to your business or for your services as a director or decision maker of the firm and is therefore limited to engineering services only.

### Description of Coverage

Secondary Professional Liability insurance protects individuals against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, or omission that has arisen out of your professional capacity as an engineer. **This coverage is intended to supplement existing primary professional liability insurance, which members may hold through their employers or their own policies.**

It is important to note that coverage is afforded on a "claims-made and reported" basis and will respond to claims made during the policy period. This means that the policy which is in place when a claim is made will be the policy to respond – regardless of when the incident occurred. Therefore, it is extremely important there is no lag or gap in coverage between policy periods. Coverage needs to be continuously in place to ensure you are continuously protected.

This coverage is not for firms, corporations, public entities or employers as these groups may be expected to carry specific professional liability coverage as part of their business. If you (or your business entity) offer and provide professional engineering services to the public, you (or the business) must hold a Certificate of Authorization (C of A). C of A holders assume professional responsibility for the services provided and are generally required to carry Primary Professional Liability insurance. Further information about Primary Professional Liability Insurance available through the OSPE program can be found on our website at [www.ospe.bmsgroup.com](http://www.ospe.bmsgroup.com) or by calling 1-844-294-2717.

## Reporting a Claim

Prompt claims notification is very important and should be made within 30 days of receiving a formal notice or statement of claim. Failing to report a claim may result in denial of coverage. Please refrain from making any written or oral statements to the claimant, unless the insurer advises to do so.

If you are unsure, always err on the side of caution and report a claim. Members receiving notice of a claim or who are aware of a potential claim should contact BMS Group directly at **1-844-294-2717** or **[ospe.insurance@bmsgroup.com](mailto:ospe.insurance@bmsgroup.com)**

## How to Apply

Please contact OSPE to secure membership and apply for coverage

### **BMS Canada Risk Services Ltd (BMS Group)**

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

Toll Free: 1-844-294-2717

Email: [ospe.insurance@bmsgroup.com](mailto:ospe.insurance@bmsgroup.com)

Web: [www.ospe.bmsgroup.com](http://www.ospe.bmsgroup.com)

### **Ontario Society of Professional Engineers (OSPE)**

4950 Yonge Street, Suite 502  
Toronto ON M2N 6K1

Toll free: 1-866-763-1654

### **More information**

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact us.