Secondary Professional Liability Insurance

The Secondary Professional Liability Insurance Program assists the engineering and geoscience licensing bodies in their mandate to uphold and protect the environment and the safety and interests of the public. It enhances self-regulation for both the regulatory bodies and the individuals, and enables engineers and geoscientists to seek advice in whistle blower situations. All individual engineers and geoscientists are insured. They are also covered as mentors, helping other less-experienced individuals develop specific skills and knowledge that will enhance professional and personal growth.

Who is Insured?
All members in good standing of the provincial and territorial professional associations participating in this program: APEGBC, APEGA, APEGS, APEGM, APEGNB, APENS, APEPEI, APEY, APGO, NAPEG, OGQ and PEGNL.

The policy does not cover firms.

Coverage Details
- Coverage per member: $250,000 per claim plus defence costs
- Aggregate per project: $500,000
- $50,000 for legal advice related to whistleblowing and $50,000 for loss of income related to whistleblowing action
- Deductible per claim: None

Program Features
- Worldwide coverage. The suit must be brought in Canada
- Prior acts coverage
- Pollution coverage
- Copyright/Patent Infringement coverage
- Personal injury coverage
- Estate coverage
- Retirement coverage
- Incidental consulting outside of main employment coverage if fees earned per year are $15,000 or less
- Mentoring
- Whistleblower coverage including legal advice and loss of income coverage
- Libel and slander coverage

Prior Acts Coverage
Employees moving from one firm to another need assurance that their past liability for professional services is covered. This policy provides such coverage on an individual basis to all eligible members. This includes coverage in cases of firms ceasing operations, firms going into bankruptcy and firms that merge with other companies subject to specific waiting periods. Most employees can have comfort in
knowing that if problems occur in connection with past professional services that they performed, they have insurance to defend them.

Retirement Coverage
Protection for claims arising from past work is of vital importance during retirement. This protection will usually be provided to individuals by firms that they worked for before retiring. When that protection from previous employers is not available, this policy will provide coverage to eligible individuals.

Professional Services Performed During Retirement
Coverage for professional services performed during retirement is provided but only for the performance of those services allowed by professional associations for retired members or for liability arising from the giving of gratuitous advice. Compensation received while providing such services must not exceed $15,000 in any one calendar year.

Incidental Professional Consulting Services
The policy provides coverage for professional services that members may provide in their own name outside of their regular employment. The yearly amount of fees received for providing such services must not exceed $15,000 per calendar year in order for coverage to apply.

Mentoring
You are covered as a mentor helping another less-experienced individual develop specific skills and knowledge that will enhance the individual’s professional and personal growth.

Timely Reporting of Claims
It is important that claims be reported in a timely manner. A claim must be reported in the policy period that it is first received. Policy periods run from March 31 to March 31 of the following year. An extended reporting period of 60 days to report matters from the previous policy year is provided to give members time to act on claims that have been received during that policy year.

Please consult your professional association website for specific policy information. The policy wording prevails for all coverage interpretations.

For additional information, contact the program hotline at 800-361-9080.