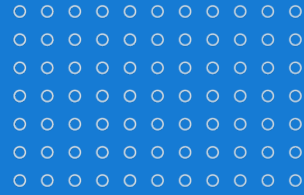


Program Summary



Secondary Professional Liability Insurance Program (SPLIP) for Canadian Engineers and Geoscientists

HUB Pro-Form Sinclair is the administrator for Engineers Canada Secondary Professional Liability Insurance program which assists 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 engineering regulators and individual engineers, and enables engineers and geoscientists to seek advice in whistleblower situations. Engineers and geoscientists are also covered as mentors, helping other less-experienced individuals develop specific skills and knowledge that will enhance professional and personal growth.

Who is covered?

All individual engineers and geoscientists that are members in good standing with the following provincial and territorial professional associations:

- APEGA - Association of Professional Engineers and Geoscientists of Alberta
- APEGBC - Association of Professional Engineers and Geoscientists of British Columbia
- Engineers Geoscientists Manitoba
- Engineers and Geoscientists New Brunswick
- PEGNL - Professional Engineers and Geoscientists Newfoundland and Labrador
- NAPEG - Northwest Territories and Nunavut Association of Professional Engineers and Geoscientists
- Engineers Nova Scotia
- APGNS - Association of Professional Geoscientists of Nova Scotia
- Engineers PEI
- APEGS - Association of Professional Engineers and Geoscientists of Saskatchewan
- APEY - Association of Professional Engineers of Yukon
- APGO - Association of Professional Geoscientists of Ontario
- OGQ - Ordre des géologues du Québec

This program does not cover firms.

Coverage Limits and Deductible

- Coverage per member: \$250,000 per claim plus defence costs
- Aggregate per project: \$500,000
- \$75,000 for legal advice related to whistleblowing and \$75,000 for loss of income related to whistleblowing action

- Deductible per claim: None

Coverage Highlights

- **Worldwide coverage:** the program covers work done anywhere in the world as long as the claim is brought against the member in Canada.
- **Prior acts coverage:** Employees moving from one firm to another need assurance that their past liability for professional services is covered. Individuals insured under this program are covered should the firm employing them cease operations, go into bankruptcy or merge with another company subject to specific waiting periods.
- **Pollution coverage:** if a professional services claim alleges that pollution has occurred, this program would respond.
- **Copyright/patent infringement coverage:** if a professional services claim alleges that any copyright or patent infringements have occurred, this policy would respond.
- **Estate coverage:** If a member is deceased and their estate has a professional services claim, this program would respond.
- **Retirement coverage (prior work):** 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 protection from previous employers is not available, this policy will provide coverage to eligible individuals.
- **Incidental professional consulting services (including retired members):** 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, as well as participation in outreach programs to students of all ages.
- **Whistleblower coverage including legal advice and loss of income coverage:** If an insured individual is involved in a whistleblower situation or could be, they can get legal advice about how to proceed. If they have a loss of employment income resulting from being a whistleblower, they may be entitled to up to \$75,000 for that loss of income.
- **Libel and slander coverage:** If an insured individual is alleged to have engaged in verbal or written disparaging comments they may have coverage.

Note This information is intended as an outline of coverage only. The actual policy wording will apply in all cases. Consult your provincial or territorial regulator's website for specific policy information. The policy wording prevails for all coverage interpretations.

For additional information, contact the Pro-Form Sinclair Professional program hotline:
800- 361-9080.