



E-news for Brokers Nouvelles électroniques des courtiers

An ENCON e-communication for our broker network
Une communication électronique à l'intention de notre réseau de courtiers

Miscellaneous E&O Coverage Enhancements

ENCON is pleased to announce that effective April 18, the Errors and Omissions (E&O) policy for many of our miscellaneous professionals has been enhanced to include the following coverages:

- First dollar defence coverage (deductible does not apply to defence costs)
- Split damages deductible
- Loss of earnings coverage for an insured when requested to attend discoveries, mediation and/or trial as part of the defence of a claim (subject to applicable sublimit)*
- Coverage for claims made anywhere in the world, with duty to defend in Canada and the United States of America*

* These coverage enhancements are not available for Excess E&O Insurance for Lawyers

Qualifying Classes

The following classes of business are eligible for these coverage enhancements:

- Associations & Affinity Groups
- Environmental Consultants
- Financial Professionals
- Insurance Brokers
- Legal Professionals
- Medical Malpractice/Health Care Professionals and Facilities
- Professional Services Companies and Consultants

Additional Small Firm Enhancements**

Two key additional enhancements will also apply to qualifying small firms that are claims free, with revenues of less than \$2 million and a maximum limit of \$2 million:

- Defence costs (including investigation, legal and expert expenses) in excess of the policy limits
- Zero dollar deductible

** These coverage enhancements are not available to Associations & Affinity Groups, health care institutions and lawyers

These coverage enhancements help to reduce the cost of a claim for an insured in terms of both deductibles and potential lost earnings, and help small firms to preserve the limits available to resolve claims made against them. This is quite important because defence costs, which have been on the rise in recent years, can erode a policy's available limit to settle claims and pay judgments.

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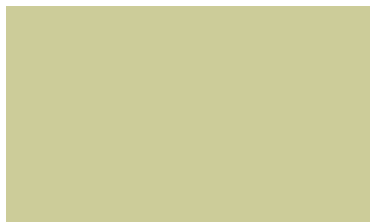
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Please note that these coverage enhancements will be applied to all qualifying E&O automatic renewals; a summary of the applicable coverage changes will be provided with the policy documents.

For more information, please contact your [ENCON underwriter](#).



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