



Errors and Omissions Insurance


Professionals are held to a higher duty of care because of their specialized expertise. Even with the best intentions, mistakes, oversights or allegations of negligence can occur, and clients may pursue legal action. These risks make Errors and Omissions insurance an important safeguard for professional services employees.

The Sovereign Secure Pro Errors & Omissions form is tailored to professional services, offering coverage for these exposures, including supplementary payments for legal fees related to defined disciplinary proceedings and extended coverage for claims brought and maintained in Canada.

About Sovereign

Proudly Canadian since 1953, Sovereign Insurance is a boutique by design, purpose-driven insurance provider offering multi-line risk solutions. We support partners and clients with guidance, education, and hands-on expertise that helps them navigate complexity and stay ahead of emerging risks across industries. With an AM Best A (Excellent) rating, our financial strength gives clients confidence and stability.





The global market for Professional Liability Insurance is projected to reach

\$58,520 million

USD by 2031. North America is the largest market, with a share about 60%. ¹

Coverage Highlights

Professional Liability is designed with a modular structure to provide greater flexibility, offering policyholders more of what they need and less of what they don't.

- More precise language coverages adapted to unique and emerging risks
- Enhanced Policy Forms to offer more comprehensive coverage
- Claims-made policy form
- Broad definition of 'claim' and 'insured'
- Automatic extended reporting period
- Excess coverage also available
- Supplementary payment coverage for legal fees related to disciplinary proceedings
- Outlined definition of professional services specific to the Insured's operations and responsibilities
- Coverage territory extended to anywhere in the world, when the claim is brought and maintained in Canada

Target Segments

We target a wide variety of business classes, within each of the disciplines written. We have dedicated underwriters, with expertise in their respective disciplines to provide tailored coverage to Canadian businesses.

- Miscellaneous Errors & Omissions
- Architects & Engineers
- Manufacturers Errors & Omissions
- Medical Malpractice



Product Suite Capabilities

Miscellaneous Errors & Omissions (E&O)

Helps protect professionals and their business from allegations of a negligent act, error or omission in providing a service; failure to provide a service in a timely fashion, or at all resulting in a third party's financial loss. Classes include Management and Business Consultants, travel agents, printers, public relations consultants, human resources consultants and title searchers just to name a few.

Manufacturer's E&O

Helps protect manufacturers against claims concerning their clients' financial loss resulting from their defective product or the failure to perform of the product, where there is no bodily injury or property damage.

Medical Malpractice (MedMal / Medical Professional Liability)

Helps protect licensed health care professionals from liability associated with wrongful practices resulting in bodily injury, medical expenses, as well as the cost of defending lawsuits related to such claims. Targeting a wide variety of quasi-medical malpractice and allied health practitioner risks.

Architects & Engineers E&O

Helps protect Architects and Engineers with coverage defense, settlements, and judgments for lawsuits by clients for actual or alleged negligence, errors or omissions in providing their respective professional services. Targeting small to medium sized risks with revenue under \$250M.

Your Trust. Our Solutions.



Experienced team

We have more than 70 years of expertise across Canada, providing the depth, insight and solutions you need to support clients with confidence.



Exemplary risk service

Our Risk Specialists proactively identify and manage exposures before they become losses, helping reduce risk and strengthen client resilience.



Exceptional claims service

Our experienced claims professionals handle claims efficiently and transparently, helping businesses recover and resume operations quickly.

Visit sovereigninsurance.ca/E&O to learn more.