S&S INSURANCE
SERVICE

SCAN TO START



A CLIENT MEETING · PHOTOGRAPH BY DYLAN GILLIS, UNSPLASH LICENCE

ERRORS AND OMISSIONS · PROFESSIONAL LIABILITY · BRITISH COLUMBIA

You sell advice.
Insure the advice.

When a client says your work cost them money, the argument is about your judgement. A general liability policy is not built to answer it.

WRITTEN FOR

Consultants, IT and software firms, marketing, bookkeepers, recruiters, coaches and project managers

ARRANGED BY

S&S Insurance Services Ltd.
Serving the community for more than forty years

LICENSED IN

British Columbia,
for general insurance

General information only, not advice about your business. What is covered is decided by the wording of the policy actually issued. · sandsinsurance.ca

WHAT THIS COVER ANSWERS FOR

A claim can be wrong and still cost you.

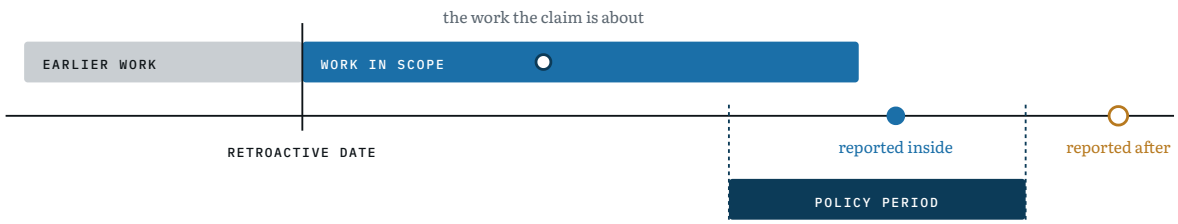
Professional liability answers for the work, and it can pay defence costs even when you did nothing wrong.

Professional liability, also called errors and omissions, responds to a claim that your advice, your work or a failure to deliver caused a client a financial loss. The Insurance Bureau of Canada puts the test simply: if you are paid to provide professional services or advice, you may need professional liability.

Many consultants also carry general liability, because client contracts and office leases ask for it, and cyber cover if they hold client data. Corporate and government contracts often name these covers, at stated limits, before work starts. Two and five million dollar limits are common in client contracts, with larger amounts on government and enterprise work.

How the dates work on a claims made policy

The work, the retroactive date and the policy period are three different things.



A claim must be first made and reported inside the policy period

Example only. No dates are real. A claim first made after the period ends falls to whatever policy is in force on that day. Wordings differ, and the policy actually issued decides.

2.1 Six lines that decide a claim

RETROACTIVE DATE

Work done before it is outside the policy. Changing insurers can reset it.

CLAIMS MADE

Cover applies to claims made while the policy is live. A lapse leaves past work open.

DEFENCE AND THE LIMIT

If legal costs come out of the limit, a long dispute can use up the money meant for settlement.

DEFINED SERVICES

Work outside the services the policy describes may sit outside the cover.

SUBCONTRACTED WORK

Work done by others under your name can still come back to you.

PROPOSAL PROMISES

What you promise in a proposal can change how the contract is read.

The covers an advisory firm meets.

What ends up on your policy depends on the firm, the work and the wording issued.

01 · THE ADVICE

Claims about the work

Financial loss a client says your advice or work caused.

- Professional liability, errors and omissions
- Technology errors and omissions, for IT and software firms
- Run-off cover when you retire or close

02 · INJURY AND DAMAGE

The physical side

A visitor trips, or you damage a client's equipment on site.

- Commercial general liability
- Contents and equipment, at the office and on the road

03 · DATA AND MONEY

What sits on your laptop

Client data, and the invoices you send to larger firms.

- Cyber liability
- Funds transfer fraud
- Privacy breach response

04 · PEOPLE

Boards and staff

Arranged as separate policies.

- Directors and officers, for a seat on a client's board
- Employment practices liability

Coverages listed here are available to arrange. Whether each one fits your firm, and its terms and limits, are decided case by case by the insurer.

Why defence costs are the line to check

Bar length stands for the limit. No amounts are shown, and neither structure is presented as better.



Both structures are issued in this market. Which one applies to your firm is decided by the wording of the policy actually issued.

Four things to find on the policy you hold.

None of them is the limit. All of them decide what the limit is worth.

1

The retroactive date

One line decides which years of your past work are in scope. If it moved when you changed insurer, earlier work may sit outside.

2

Claims made, not occurrence

Cover generally applies to claims made while the policy is live. Keep it unbroken, and report circumstances you know about.

3

Defence inside or outside

If defence comes out of the limit, a long dispute shrinks what is left to settle. Read which one you have.

4

Run-off

Past work generally stops being covered when the policy ends. Ask about run-off before you retire or close the firm.

AN EXAMPLE

A software project that ran long

A software project overruns, and the client claims it lost revenue. Nothing was damaged and nobody was hurt, so a general liability policy does not respond. This is the kind of claim professional liability is built to answer, on the terms of its wording.

Illustration only. Not a real business, project or claim. Whether any claim is answered is decided by the wording of the policy actually issued.

4.1 What we do on the file

These are services, not coverages.

- ○ Read the client contract against your policy
- ○ Check the services definition against what you do now
- ○ Confirm the retroactive date when you change insurer
- ○ Plan run-off before you close or sell
- ○ Arrange cyber beside the professional cover
- ○ Reply in writing, whether or not you move

Send the policy and the contract. We will tell you whether they match.

S&S INSURANCE SERVICES LTD.



A BOARDROOM · PHOTOGRAPH BY RODEO PROJECT MANAGEMENT SOFTWARE, UNSPLASH LICENCE

05

WHO WE WORK WITH

Anyone a client relies on for advice.

Sole consultants to growing firms, anywhere in British Columbia.

5.1 Professions we work with

- Management consultants
- IT and software
- Marketing and design
- Bookkeepers
- Recruiters and HR
- Trainers and coaches
- Project managers
- Interior designers

Architects and engineers have their own program. Accounting firms have their own brochure.

ERRORS AND OMISSIONS, AT A GLANCE

1 test
PAID FOR ADVICE? YOU MAY NEED PROFESSIONAL LIABILITY

$2M to $5M
LIMITS COMMON IN CLIENT CONTRACTS

Claims made
COVER ANSWERS CLAIMS MADE WHILE THE POLICY IS LIVE

6 lines
THAT CAN DECIDE WHETHER A CLAIM IS ANSWERED

Defence
CAN BE PAID EVEN WHEN YOU DID NOTHING WRONG

In writing
WE COMPARE YOUR CONTRACT WITH YOUR POLICY

S&S Insurance Services Ltd. · serving the community for more than forty years · 20+ insurers · 40+ people · four branches · six languages



A PLAN SKETCHED AT THE DESK · PHOTOGRAPH BY DCPS CHLOÉ, UNSPLASH LICENCE

06

WHERE WE START

Send us the contract that asked for insurance.

Signing a new client contract? Send it to us before you sign.

Your client's contract asks for insurance in its own words. Your policy answers in its own words. Send us both and we will reply in writing, pointing to where the contract asks for something your policy does not appear to give. It is a comparison of two documents, not a coverage opinion.

1
The client contract with the insurance clause in it.

2
The policy your firm holds now, all pages.

3
One line on what the firm does today and how many people it has.

Prefer to talk? Call or visit any branch below. Or scan the code, or start online at **sandsinsurance.ca/business-insurance/consultants-professional-services/**. A licensed broker reads it and replies the way you choose.

6.1 Four branches, one firm

Vancouver
6607 Main St
Vancouver, BC V5X 3H3
604-324-5711

Delta
2-8195 120 St
Delta, BC V4C 6P7
604-635-0890

Surrey
104A-19151 Fraser Hwy
Surrey, BC V3S 7H2
604-319-1000

Richmond
165-23233 Gilley Rd
Richmond, BC V6V 1E6
604-553-6616

You do not need to live near a branch. We are licensed to arrange insurance anywhere in British Columbia.

SOURCES READ FOR THIS BROCHURE

Insurance Bureau of Canada, Types of business insurance coverage, ibc.ca, read November 2026.

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