

# + Professional Liability

Product Brochure | Canada

## About Vailo

Vailo Insurance Services Ltd, is an independent, Canadian-owned MGA (Managing General Agent) providing innovative underwriting solutions to a select broker network across Canada.

Formed in 2019, Vailo began with the bold vision of re-imagining the way brokers, companies and individuals alike prepare for change. With over 100 years of combined underwriting and MGA experience, a vetted leadership team, and a strong digital foundation, Vailo offers commercial protection across both standard and non-standard lines, backed by the world's leading insurance providers.

## Overview

Vailo's suite of Professional Liability products has been designed to offer the broadest coverage to professionals. By partnering with reputable firms and individuals, we can streamline the underwriting process, ensuring it is fast and frictionless. In addition to providing best-in-class Professional Liability coverage, we are uniquely capable of supporting these clients with Commercial General Liability coverage and Property insurance.

Having underwritten many of the largest firms in the Canadian marketplace, our team of underwriters understands how to tailor policy wordings and endorsements, ensuring they are as unique as the clients they protect. We acknowledge that all clients have varying degrees of risk tolerance and are pleased to provide quotes with a variety of terms and conditions to match their specific risk tolerance.

We look forward to supporting you with your Professional Liability risks.

## Features + Highlights

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### PRODUCTS:

Primary/Excess- Miscellaneous Professionals: limits up to \$10,000,000 (higher limits may be available).

Primary/Excess- Architects & Engineers: Limits up to \$5,000,000 (higher limits may be available).

Primary/Excess - Contractors/Project Managers: Limits up to \$5,000,000 (higher limits may be available).

### COVERAGES, FEATURES AND BENEFITS:

- Broad Named Insured Clause (includes coverage for subsidiaries)
- Bodily Injury & Property Damage coverage arising from Professional Services
- Advertising Injury Liability
- Broad definition of covered Professional Services
- Design-Build Coverage Available
- Coverage for Dishonesty & Criminal Acts
- Automatic Coverage for newly acquired entities.
- Disciplinary Proceedings Reimbursement Coverage
- Occupational Health & Safety Coverage
- Loss of Documents
- Breach of Copyright Extension
- Canada & USA exposures.
- Backed by A+ (Excellent) Lloyd's capacity.
- Minimum Premiums starting at:
  - Miscellaneous: \$650
  - Architects/Engineers: \$2,500
  - Contractors/Project Managers: \$3,000

## What We Like

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- Architects
- Engineers
- Property Managers
- Safety Consultants
- Project Managers
- Construction Managers
- Business Consultants
- Excess Lawyers
- Educators/Trainers
- Landscape Designers
- Excess Accountants
- Interior Designers
- General Contractors
- Laboratory Testing
- Town Planning / Traffic Design
- Consultants
- Wedding Planners
- Research & Development Firms
- Forestry Consultants

## What We Ordinarily Decline

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- Insureds with uncontrolled loss activity.
- Insureds with majority U.S. exposure.
- Home Inspectors
- Mortgage Brokers
- Investment Bankers
- Pollution/Environmental Consulting
- Quebec domiciled risks.

## Contact Us

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From our innovative approach to our core products, Vailo is re-imagining the underwriting process. Our team of experts is always eager to hear from you. Contact us today to explore what a partnership might look like.

### CONTACT INFO

+1 (604) 829 3811  
+1 (877) 787 6737  
E: [info@vailo.ca](mailto:info@vailo.ca)

**For Submissions:**  
[specialty@vailo.ca](mailto:specialty@vailo.ca)

**Office Hours:**  
8:30am – 4:30pm (PST)

**For Claims:**  
[claims@vailo.ca](mailto:claims@vailo.ca)

#430 – 255 Newport Drive  
Port Moody, BC  
V3H 5H1