



## **Liability Insurance Requirements for a Certificate of Authorization**

### **Coverage**

A holder of a Certificate of Authorization must, in accordance with section 16 (2) (e) of The Engineering and Geoscientific Professions Act, be insured against professional liability under a policy of insurance which complies with the following requirements:

1. A policy limit for each single claim, of not less than \$250,000 and with either an aggregate policy limit for all claims of not less than \$500,000 per year or an automatic policy limit reinstatement feature.
2. A deductible amount under the policy of a maximum of 10% of the single claim limit of the policy.
3. Coverage for liability for errors, omissions and negligent acts arising out of the performance of all services within the practice of professional engineering or professional geoscience offered or provided by the insured subject to such exclusions and conditions and otherwise on such terms as are consistent with the normal insurance industry practice.
4. A provision that neither party to the policy may cancel or amend the policy of insurance in a way that results in non-compliance with The Engineering and Geoscientific Professions Act or the Association's By-laws without first giving the other party at least 45 days written notice or, in the event of non-payment of premiums, 15 days written notice.
5. The insurance must be placed with an insurer licensed under The Insurance Act of the Province of Manitoba.

### **Exceptions**

A holder of a Certificate of Authorization is not required to be insured against professional liability if the applicant's practice would be in respect of pollution hazards, nuclear hazards, aviation hazards or shipping hazards.

## Certification

Upon application for a Certificate of Authorization the applicant must provide:

1. a certificate of insurance providing coverage for liability for errors, omissions and negligent acts arising out of the performance of all services within the practice of professional engineering or professional geoscience offered or provided by the applicant subject to the terms and conditions as adopted by the Council in accordance with section 16 (2) (e) of The Engineering and Geoscientific Professions Act; or
2. evidence that the applicant is not required to have professional liability insurance because such insurance would be entirely in respect of hazards for which coverage is not required under the exceptions listed herein.

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