



CREECHURCH

International Underwriters

PROFESSIONAL LIABILITY



## ABOUT CREECHURCH

Creechurch International Underwriters is an underwriting management company offering specialized insurance solutions for independent businesses and trade associations. Our products are distributed exclusively through licensed Canadian insurance brokers.

Established in 1996, Creechurch identified an under-served market in the high-tech sector and offered quality insurance products to companies unable to find coverage from traditional insurers. Today, we still serve this niche market and have expanded our unique product line to include Information Technology Liability, Directors and Officers Liability, Product Liability, Errors and Omissions Insurance, General Liability and Property Insurance.

Creechurch is now the largest Lloyd's coverholder in Canada, and all of our products are developed in-house specifically for the Canadian market. We work closely with brokers, insureds and insurers to produce the most comprehensive coverage for your clients.

## PROFESSIONAL LIABILITY

Increasing customer expectations only emphasize the importance of your clients being protected from allegations of errors, omissions, negligent acts and other exposures arising from their professional services. Our Professional Liability facility offers quality protection to a wide variety of companies and professionals. Whether your clients require Miscellaneous Errors & Omissions, Medical Malpractice or Professional Engineers liability, we have them covered.

### **Miscellaneous Errors & Omissions**

We provide comprehensive E&O coverage to a wide range of companies and independent professionals. Your clients have the security of knowing that we will defend them against claims made by others regarding their professional services even if the claim is groundless, false or fraudulent. We also provide coverage for non-professional employees or students who are acting under their direction. Depending on your clients' scope of operations, worldwide coverage is also available. The following is a sample of the professionals we insure:

- Arbitrators
- Call Centres
- Communications consultants
- Developmental and career consultants
- Employment agencies
- Event Planners
- Human resource consultants
- Interior designers
- Landscape designers
- Management consultants
- Market research consultants
- Residential property managers
- Translators
- Travel agents (retail and wholesale)

## Medical Malpractice

Medical malpractice is a rapidly changing class of business, as alternative healthcare and holistic medicine continue to increase in both popularity and demand to complement traditional practices. Whether your clients are holistic medical providers, rehabilitation professionals, chiropractors, emergency medical technicians/paramedics or nurses, our Medical Malpractice policy gives them coverage for claims made against them regarding their professional services and also provides coverage for non-professional employees working under their direction.

If your clients are members of a professional association, they could benefit from being insured on a program basis. This would give them the advantage of competitive premium rates as well as coverage that is tailored to meet their specific insurance needs. For more information on setting up a program, contact our Professional Liability Team.

In addition to providing coverage for individual practitioners, we also offer coverage to a variety of clinics and companies. In the effort to reduce deficits over the years, governments at all levels have downloaded to the private sector, creating a new market for these clinics and companies providing medical services to the public. The following is a sample of those we insure:

- Medical clinics
- Dental clinics
- Call centres
- Medical laboratories
- Treatment centres
- Counselling services
- Assessment Centres
- Homecare services
- Spas

## Professional Engineers

We understand the unique liabilities that engineers face such as errors and omissions, pollution, design/build and engineering information technology. Our Engineers Liability policy gives your clients coverage for claims made against them regarding their professional services and provides them with worldwide coverage, disciplinary defense coverage and pollution coverage. In addition to quality protection, we provide outstanding service by offering contract review assistance if required. The following is a sample of the engineering professionals we insure:

- Consulting engineering firms in private practice
  - Industrial process engineering
  - Automation engineering
  - Quality control engineering
  - Acoustical engineering
  - Mechanical engineering
  - Electrical engineering
- Certified engineering technicians
- Landscape architects
- Environmental consulting firms

For more information on any of these facilities, or to download our applications, visit our web site at [www.creechurch.com](http://www.creechurch.com) or contact our Professional Liability Team.

## SEAMLESS BROAD PROTECTION

Ensure that your clients have complete insurance protection by including **Commercial General Liability** and **Commercial Property** as part of their total insurance package. Both our CGL and Property coverages complement our Professional Liability policies and offer all the broad cover your clients need. This gives them the opportunity to place all their policies with the same insurer, eliminating gaps in coverage, claims disputes, and non-concurrent forms. Our policies are designed to fit together for seamless broad protection giving your clients the security they need and the superior service they deserve.

### Customized Programs Available for Trade and Professional Associations

We understand that insurance protection can sometimes come at a high price for professionals in independent practice. If you have clients who are members of a trade or professional association, they could benefit from being insured on a program basis. This would give them the advantage of competitive premium rates as well as coverage that is tailored to meet their specific insurance needs. Contact our Professional Liability Team to find out more.

### *EmPLoyrite*: Employment Practices Liability Coverage for Small Firms

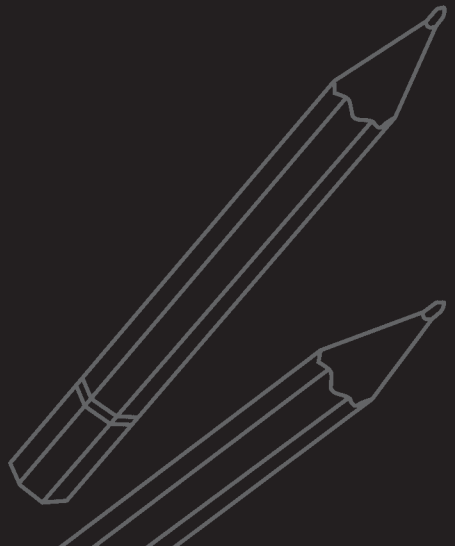
Companies are subject to claims made by disgruntled employees, former employees and applicants for employment alleging discrimination, harassment, unfair dismissal or other violations of their employment rights. Traditionally, EPL coverage has been hard to find, unless offered on a Directors and Officers policy. In response to this, we have designed our *EmPLoyrite* policy for small firms who do not have D&O coverage. At competitive premiums, your clients will have access to a **toll-free hotline** for human resources, personnel and claims related questions and be entitled to receive a **Human Resources Handbook** template. Talk to our Employment Practices Liability Team to find out more.

## THE CREECHURCH ADVANTAGE

We concentrate on specialized insurance products and strive to be the best at what we do. Through our experience insuring niche clientele, we have built up extensive underwriting knowledge and offer expertise and focus not found at the larger insurers. We understand the unique business risks your clients face and are committed to keeping abreast of trends, including changes in government regulations and the legal system, to ensure that everyone's interests are protected.

We pride ourselves with the exceptional service that we provide to our brokers. Our strong underwriting team and support staff work closely together to offer timely service without compromising its quality. Our solid reputation for issuing policies both quickly and accurately, as well as providing ongoing support to our brokers, emphasizes our commitment to customer service.

Our claims process ensures that your clients' claims are thoroughly evaluated and are resolved both promptly and fairly. We handle our claims independently, allowing us to carefully select teams of skilled experienced professionals to ensure that your clients get the best possible protection. After all, your clients purchase insurance to protect themselves and we are there to honour that promise.



## ARE YOUR CLIENTS PROTECTED?

Ask Creechurch for a competitive quote today  
and get the service you deserve.

- Information Technology Liability
- TEKPAC and TEKPAC*Plus* IT Packages
- Life Sciences Liability
- Natural Health Products Liability
- BIOPAC Healthcare Package
- Directors and Officers Liability
- Employment Practices Liability
- Miscellaneous Errors and Omissions
- Medical Malpractice Liability
- Engineers Liability
- Commercial General Liability
- Umbrella Liability
- Commercial Property

To find out more, give us a call or  
visit our web site at [www.creechurch.com](http://www.creechurch.com).

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