

INfact

Program Professional Liability Insurance Quiz

Determine if the following claims examples would be covered under a Professional Liability (E&O) or Commercial General Liability (CGL) insurance policy.
(See answers below.)

1. While doing a site inspection you leave an empty water bottle behind. In the dry heat and sunshine, the bottle starts a fire, which sets a grassland or forested area on fire. You are found legally liable for the damage.
2. A client comes to your office and sustains a property loss when your employee knocks the client's brand new laptop on to the floor. The client wants you to pay for the loss of property.
3. While preparing a report for a client you make a numerical transposition error, which results in your client selling a parcel of land for substantially less than market value at the time. The error is discovered after the sale completes and your client holds you responsible as they based the sale price on your incorrect report.
4. While doing a site assessment you give your client incorrect recommendations about how best to control or eradicate an infestation of insects or how best to treat a disease problem on their property.

For more information about the Professional Liability insurance program that has been arranged by your Society, please obtain an information package from your Society website or contact:

Jordan Fellner

Account Manager

Hub International Insurance Brokers

Phone: 604-899-3939

Toll Free: 1-800-606-9969

Fax: 604-293-1493

Email: jordan.fellner@hubinternational.com

Answers: 1. CGL, 2. CGL, 3. E&O, 4. E&O.