



HOME & BUILDING INSPECTORS

Tailored Coverage for Peace of Mind

We provide comprehensive liability coverage and solutions for Home and Building Inspectors across Canada. With our specialized in-house underwriting experience, we offer customized Professional Liability, Casualty, and Property protection. This includes coverage for both home and commercial building inspection services. Additionally, we offer specialized coverage and rating for both small independent inspectors and large inspection firms.

Good Practice

- Maintain a detailed record of all inspections performed, including photographs and reports.
- Use electronic documentation for improved record-keeping and accessibility.
- Ensure contracts and disclaimers are used for every inspection, outlining scope and limitations.
- Follow loss mitigation strategies to reduce liability exposure.
- Provide a carrier-issued loss history for risk assessment and underwriting.

Partner with SWG Specialty!

Powerful Insurance Partnerships
Financial Integrity and Robust Oversight
Access to Exclusive Products
Flexible Coverage Options

Coverage / Limits

- Professional Liability (Errors & Omissions on a claims-made basis) coverage to protect against claims of negligence or inaccurate reporting.
- Coverage limits ranging up to \$2,000,000 for Professional Liability.
- Minimum deductible: \$2,500 for Errors & Omissions.
- Commercial General Liability occurrence form and wordings.
- Products and Completed Operations coverage included under CGL coverage.
- From \$1,000,000 up to \$5,000,000 in overall CGL occurrence limits.
- Minimum deductible: \$2,500 for General Liability.
- Non-Owned Automobile inclusive limit.
- Policy Enhancements: Employee Benefits, Employment Practices Liability, Faulty Workmanship, and more.

• **Optional Legal Expense Insurance Add-On:** Protect your business from costly legal challenges with our Commercial Legal Expense Insurance, available as an add-on to your insurance policy. Coverage includes legal costs for contract disputes, employment issues, criminal defence, property or tax disputes, licence protection, privacy and anti-spam legislation matters, plus unlimited telephone legal advice. Limits up to \$200,000. Higher limits can be provided on an offer and accepted basis.