

PROFESSIONAL AND COMMERCIAL GENERAL LIABILITY INSURANCE

Professional Liability and Commercial General Liability Insurance designed to meet the practice risk needs of architects and architectural firms

Professional Liability Insurance

If you offer and provide professional architectural services to the public, you assume professional responsibility for the services provided and are generally required to carry Professional Liability insurance.

Professional Liability insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, or omission that has arisen out of your professional capacity as an architect. Your coverage ensures payment of both compensatory damages and legal costs associated with a claim. Coverage is afforded on a "claims-made and reported" basis and will respond to claims made during the policy period. This means that the policy in place when a claim is made will be the policy to respond.

RAIC members can access PLI with limits up to \$10,000,000 per claim/policy year. Please note: PLI is not available for members in Ontario and Quebec due to provincial insurance programs in place.

Coverage Definitions

Regulatory Legal Expense

Coverage is provided for legal expenses incurred in your defence against a disciplinary action brought against you by an architectural provincial licensing body. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples of Regulatory Legal Expense claims include complaints alleging professional misconduct, incompetence, or incapacity.

First Dollar Defence

The deductible will only apply when a third-party award payment is made and does not apply if only defence costs are paid out.

Loss of Earnings

Compensation if you are asked to attend a mediation, arbitration, deposition, or trial to assist in the defence of your claim, which requires time off work.

Commercial General Liability Insurance

Commercial General Liability (CGL) insurance provides coverage to protect against claims arising from injury or property damage that you (or your firm) may cause to another person as a result of your operations and/or premises. For example, a client slips and falls on a wet floor when attending a meeting at your office or an employee accidentally causes property damage when working on-site.

CGL is recommended for architects who own or operate their own business. Coverage is also recommended for self-employed architects who contract out their services or bill under their business name.

Reporting a Claim

The Insured must see to it that the Insurer is promptly notified of any Injury or circumstance which may result in a Claim.

No written or oral statement should ever be made, except upon the advice of the Insurer. Please do not offer compensation or admit liability to a third party, as this could interfere legally with the Insurer's handling of the claim.

Members receiving notice of a claim or who are aware of a potential claim should contact BMS directly at **1-844-294-2714** or raic.insurance@bmsgroup.com.

Additional Business Insurance Coverage Available to RAIC Members:

- Office Package (includes Property and Contents, Crime, and Business Commercial General Liability)
- Directors' and Officers' Liability
- Builder's Risk and Wrap-Up
- Employment Practices Liability
- Cyber Security and Privacy Liability
- Travel & Accidental Death & Dismemberment
- Legal Services Package

How to Apply

Please contact BMS to apply for coverage. This insurance is available to all RAIC members.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209 Ottawa, ON K1S 5J3

Toll Free: 1-844-294-2717

Fax: 613-701-4234

Email: raic.insurance@bmsgroup.com

More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policies, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS). For more information on the coverage please contact us.