

The Pro-Demnity Advantage

Providing mandatory liability insurance for over 30 years, Pro-Demnity is a unique insurance company – owned and operated by members of the profession that it serves. Architects insuring architects.



1

We are you.

You're dealing with Ontario architects. Pro-Demnity offers the advice and support of a team of architects who have been in business, just like you. Behind them is a team of insurance and legal specialists.



2

We've got your back.

Your policy takes effect as soon as you get your Certificate of Practice. And as long as you're in practice, it can never be revoked. We're always there to back you up, from your very first phone enquiry until the final resolution of your claim.



3

The rules are simple.

First, read your policy, so that you know what risks are covered. It's not complicated, but if there are parts you don't understand, call us.



4

And, by the way, you've been upgraded.

Ontario architects enjoy Business Class service at an Economy fare.

For further details, see second page.

The Pro-Demnity Advantage

1 **We are you.**

- Pro-Demnity provides a level of service and free on-site resources that are not available from other insurance providers
- Pro-Demnity architects are there to give you an informed opinion about how to avoid risks in your practice – generally, or in specific instances.
- We will help you obtain the limits you need, depending on your unique circumstances.
- Pro-Demnity offers free Con-Ed seminars throughout the province.
- Pro-Demnity is small and efficient, therefore, more personal – your call will never get shunted off to a non-specialist. You will only deal with professionals: architects, lawyers, insurance folk.
- We are owned by the profession – architects like you – consequently, we are diligent and fair.
- Income that is surplus to the Company’s needs goes back to the policyholders as added protection or returned as a Plan Credit.
- As a “Mono-line” insurance provider (i.e., *only* professional liability to Ontario Architects), Pro-Demnity doesn’t suffer from catastrophic insurance losses in other sectors or outside of Ontario (hurricanes, floods, calamitous fires, B.C. leaky condos, etc.)

2 **We’ve got your back.**

- Within the limits set out in your policy, we will vigorously defend any claims against you and settle any judgments that are the result of “an error, omission or negligent act in the provision of professional service.” And the costs to defend you don’t affect funds for damages.
- Eligible retired architects get free insurance. As a unique feature, Pro-Demnity continues to cover you even after you retire from practice – at no expense.
- Your insurance rates don’t go up if there are judgments against you.
- Unlike the perception of many insurance companies, we do not try to deny your claim. On the contrary, our job is to support and defend you.
- Premium payment rules are strict, but you get a sympathetic ear. If you have trouble with premium payment (“didn’t get the notice,” short of cash), we work with you.
- General advice is no further away than a phone call or email.

3 **The rules are simple.**

Here is what you need to know:

- We guarantee that we will insure your practice – and will continue to insure you as long as you remain in practice – and beyond (see retired architects’ free coverage, above).
- If coverage is unclear, we will still try to help defend you.
- Defence costs are not subtracted from your maximum limit. The cost of defending claims today is significant, and is increasing every year. Your coverage goes only toward your settlement. Your defence costs are covered by Pro-Demnity.
- The Pro-Demnity “disappearing deductible,” means that your deductible is pro-rated against the amount of the settlement. If the settlement is less than \$250,000, the deductible is also less.

4 **And, by the way, you’ve been upgraded.**

- As an Ontario architect, you enjoy the benefits of a high-quality product, but as part of a cohesive professional group, premium costs are significantly reduced.
- Your insurance rates don’t go up if there are judgments against you.
- As a unique Pro-Demnity benefit, when you retire from practice, you are still covered for the rest of your life – and six years beyond – at no cost.
- No one likes to pay for insurance and no one thinks they need it ...until they do. When you face a claim, the added value provided by Pro-Demnity makes a big difference.