WHEN WATER FLOWS UPHILL

In architecture, the downhill flow of water forms the basis for the design of plumbing and drainage systems. It's such a universal rule that it's more than a little surprising when it's been ignored.

GENERAL DISCLAIMER

TOO WOOD TO BE TRUE

How can a simple typographical error in a millwork order lead to a financial and logistical nightmare, not to mention the heartbreak of trashing 180 custom-made cabinets?

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied

on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

A SPOT OF MOULD

When experts with questionable incentives make a simple problem worse by recommending drastic solutions, who is responsible for picking up the tab?

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

PRODEMNITY 2025 © Pro-Demnity All Rights Reserved

FALLEN WALL

When a major building component, such as an external wall, fails during construction, who was supposed to check the shop drawings?

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

I WANT WHAT I WANT

If an Architect provides better quality cladding materials than those the client requested, can the Client order those materials to be replaced at the Architect's expense?

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters

described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission
of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

IT TAKES A SPARK

Fire experts may have trouble pinpointing the cause of a fire, but if the architects are contracted to perform site reviews, they will be in the “line of fire,” regardless of the actual source of the original spark.

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission
of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

UNDERCURRENT

Get the best advice, not the quickest advice. Avoid embracing hasty solutions to complex problems, even when there is enormous pressure to solve them as quickly as possible.

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

PRODEMNITY

SHAM CHATEAU

Agreeing to build a high-quality neoclassical masterpiece in the Ontario hinterlands, without the appropriately extravagant budget required, can only result in a deteriorating client relationship, and a dilapidated building.

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission
of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

CUTTING CORNERS

Attempting to create a high-end look with subpar materials is likely to result in significant structural issues, costly repairs, and potential legal troubles.

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be

reproduced in whole or in part in any form or by any means without written permission of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

THE RETIREMENT HOME

Interpersonal conflicts can lead to litigation. In this this claim story, a project for a retirement home spirals into legal chaos.

GENERAL DISCLAIMER

The contents of this PDF are derived from a website and offer information for general purposes only. The material presented does not establish, report or create the standard of care for Ontario architects. The information is by necessity generalized and an abridged account of the matters described. It should in no way be construed as legal or insurance advice and should not be relied on as such. Readers are cautioned to refer specific questions to their own lawyer or professional advisors. Efforts have been made to assure accuracy of any referenced material at time of publication; however, no reliance may be placed on such references. Readers must carry out their own due diligence. Professional Liability Insurance provides
valuable coverages and benefits however does not cover everything. Please refer to the Policy wordings for specific coverages, benefits, exclusions and limitations. This PDF should not be reproduced in whole or in part in any form or by any means without written permission of Pro–Demnity Insurance Company. Please contact mail@prodemnity.com.

PRODEMNITY 2025 © Pro-Demnity All Rights Reserved