

Five benefits to reporting a claim

As an architect, you know that your work involves complex design decisions, technical challenges, and contractual obligations. You also know that sometimes, things don't go as planned and you may face a claim or a potential claim from a client, contractor, or third party.

But do you know what to do when that happens? Do you know how to report a professional liability claim to your insurer and what benefits you can get from doing so?

At Pro-Demnity, we understand that reporting a claim can be stressful and intimidating. You may worry about the impact on your reputation, your relationship with your client, and your insurance premium. You may also think that you can handle the situation on your own, without involving your insurer.

However, reporting a claim to us is not only a contractual obligation under your policy, but also a smart move that can save you time, money, and hassle. Here are five reasons why you should report a claim to us as soon as possible:

1. You can get access to our Claims team, who can provide you with expert advice, guidance, and support throughout the claim process. They can help you assess the situation, communicate with the parties involved, and resolve the issue in a timely and professional manner.
2. You can avoid breaching your policy conditions, which may result in a denial of coverage or a reduction of your policy limits. If you fail to report a claim, or if you admit liability, make a payment, or enter into a settlement without our knowledge or consent, you may jeopardize your coverage and expose yourself to further risk.
3. You can prevent the claim from escalating or becoming more complicated. By reporting a claim early, you can prevent the other party from taking legal action, filing a complaint, or

making further unreasonable demands. You can also avoid missing any deadlines, losing any evidence, or worsening any damages.

4. You won't be judged by us. We know architects generally strive for excellence, endeavour to meet client needs and take care to avoid errors or omissions in designs and in the performance of architectural services. Our job is to support and guide you to the successful closure of the claim. You always have ready access to resources (our experts as well as our risk education articles, and podcast) to improve your risk management systems, as warranted.
5. You can benefit from our experience and expertise in handling claims. We have a dedicated team of claims professionals and lawyers who have extensive knowledge and understanding of the architectural profession and the insurance industry. They can negotiate with the other party, defend your interests, and protect your reputation.

Reporting a claim to us is easy and convenient. You may call us at 416-386-1770 or email us at claims@prodemnity.com. We will respond to you promptly and assign a Claims Specialist to assist you.

Remember, reporting a claim to us is an obligation under your professional liability insurance policy, but it's not an admission of fault or a sign of weakness. It is a responsible and proactive step that can help you manage your risk and protect your practice.

Don't hesitate to contact us if you have any questions or concerns about reporting a claim. As your ally, we are here to help you.