

PRODEMUNITY

INSURANCE SOLUTIONS



PROFESSIONAL LIABILITY INSURANCE AND THE TECHNICAL REQUIREMENTS SCHEDULE

Starting April 1, 2024, upon renewal, a refreshed Professional Liability Insurance Policy takes effect. Coverage itself remains robust and effective in protecting and defending architectural practices. The modernized policy makes coverage more explicit, clear and easier to read and understand. The policy wordings of the annual practice insurance policy (Policy No. 1) are now harmonized with those of the Increased Limits of Liability policy (Policy No. 4), folding in the standard endorsements and extensions into one unified policy. Whether you require mandatory limits or increased limits, the policy is one and the same. [Read about the refreshed policy](#) and refer to the [FAQs](#).

A new **Technical Requirements Schedule** forms part of the refreshed Professional Liability Insurance Policy. Water ingress is an exclusion in our policy, however, when architects and design teams follow the requirements outlined in the **Technical Requirements Schedule**, coverage will be provided. As a standalone document, it is easier for architects and design or project teams to reference. It will be updated as needed to reflect best practices and should be referred to on a regular basis.

BE ADVISED THAT: Materials manufacturers or suppliers may make claims that their product complies with our Technical Requirements Schedule. [Please note that Pro-Demnity does not endorse any product or service.](#) Architects are encouraged to conduct their own due diligence when such claims are made.

Please refer to your refreshed Professional Liability Insurance Policy when you receive it upon your next renewal on or after April 1, 2024, together with the [Technical Requirements Schedule](#).

NOTE: An earlier version of the Technical Requirements Schedule incorrectly referenced ASTM C1183 in Part B, point (d) (page 2 of 6). The intended reference standard is ASTM C1193 which is the Standard Guide for Use of Joint Sealants. This is now corrected in the Technical Requirements Schedule on this page. Our sincerest apologies for the oversight and for any confusion.

RETIREMENT FROM PRACTICE

- [Pro-Demnity Professional Liability Insurance Policy No. 2](#)
- [Endorsement No.1 to Professional Liability Insurance Policy No.2](#)

ANNUAL PRACTICE INSURANCE

(in force for policies issued on or before March 31, 2024)

- [Pro-Demnity Policy No.1](#)

- Endorsement No. 1 to Policy No. 1

INCREASED LIMITS OF LIABILITY

(in force for policies issued on or before March 31, 2024)

- Pro-Demnity Policy No. 4
- Endorsement No. 1 to Policy No. 4

ENDORSEMENTS AND EXTENSIONS

(in force for policies issued on or before March 31, 2024)

- Endorsement No. 2: Non-Drained Exterior Wall Exclusion - *designs commenced on or after January 1, 2010
- Endorsement No. 3: Non-Drained Exterior Wall Exclusion - *designs commenced on or after April 1, 2017.
- Excluded Services Endorsement - Delivery of Construction Services
- Cyber Limited Exclusion and Data Exclusion Endorsement

- Infrastructure Ontario Endorsement
- Window Wall Endorsement
- Warranty Endorsement

Disclaimer:

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