

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](#).

The [Technical Requirements Schedule](#) now 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, design or project teams to reference, and assist the architectural practice in managing risks. It will be updated as needed to reflect best practices and should be referred to on a regular basis. For additional context regarding water ingress, refer to the related Bulletin: [Explaining the Technical Requirements Schedule and Water Ingress Coverage Requirements](#).

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

## **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**

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