

Pro-Demnity insures the Architect's Professionalism - not Products, Processes or Materials

We frequently get questions about whether Pro-Demnity insures a certain method of design, or a certain material, or a process, etc. We have even been asked if we insure walls.

The short answer is we do not insure any of those items.

We insure YOU, the architect, against liability from allegations of professional error or omission in your work as an architect. When there is a professional liability allegation against an architect (and it often involves materials, design methods, processes, etc.), every claim is treated on its own merits, with a defence to the architect being offered in line with the Pro-Demnity policy.

In a similar vein, Pro-Demnity does not endorse or pre-approve any products, materials, or processes.

Whether a product meets the requirements and standards for your and your client's purposes – and whether, for example, a product or system might meet the water ingress coverage requirements within Pro-Demnity's policy – is a decision you, as a Professional Architect, are responsible for making.

We hear there are companies that advertise their product as meeting Pro-Demnity's requirements. We cannot comment on whether it is true or not, but we can assure you that we have not endorsed the product. The proof of whether this is a true or false statement will depend upon how the product is used, the design you create, and if a claim of error, omission, or negligence against you arises as a result etc.

There is no product that is "pre-approved for use" by Pro-Demnity, so be mindful and wary of any such public claims and do your own due diligence.

It's also helpful to understand the benefits, coverages, limitations, and exclusions of your professional liability insurance policy, as this may help you to be more aware of potential risks (both insured and uninsured).

Ultimately, it is up to every architect to decide how to apply their professional skill and experience in their project, including the specification of materials, processes, or products as relevant to your work.