



WATER INGRESS COVERAGE REQUIREMENTS FOR INSULATED METAL PANEL EXTERIOR SYSTEMS (IMP SYSTEMS)

KEY UPDATE TO THE TECHNICAL REQUIREMENTS SCHEDULE CONTINUES TO EXPAND COVERAGE FOR WATER INGRESS CLAIMS

Pro-Demnity is pleased to announce a new route for Ontario architects to secure professional liability coverage for Ingress of Precipitation (Water Ingress) where their designs include Insulated Metal Panels (IMPs) for use in above-grade exterior walls.

The information that follows is in two parts. Part 1. applies to the specific provisions applying to IMPs, Part 2. describes related updates to other provisions in the *Technical Requirements Schedule*.

PART 1 - INTRODUCING PART D OF TECHNICAL REQUIREMENTS SCHEDULE

Background

Since the introduction of the OAA's "*Wall Design Exclusion*" (c.2005) and the subsequent "*Non-Drained Exterior Wall Exclusion*" (c.2010), Ontario architects have not had liability coverage for Ingress of Precipitation (Water Ingress) for designs incorporating Insulated Metal Panels (IMPs) unless the IMPs are used in a drained or rainscreen exterior above-grade wall system.

In early 2024, Pro-Demnity brought the *Non-Drained Exterior Wall Exclusion*—formerly an Endorsement added to every Policy—into the Policy wording as Exclusion 21. This exclusion includes the same list of exempted assemblies that appeared in the former *Non-Drained Exterior Wall Exclusion* with several clarifications:

- A new Part B of the *Technical Requirements Schedule* provides architects with an additional, optional route to achieving liability coverage for ingress of precipitation for designs incorporating precast concrete panels.
- Part C of the *Technical Requirements Schedule* is an updated version of the former *Window Wall Endorsement*.

However, neither the original *Non-Drained Exterior Wall Exclusion* nor the *Technical Requirements Schedule* included any specific provision for coverage for ingress of precipitation/ water ingress for IMPs.

In late 2024, Pro-Demnity began consideration of modifications to the *Technical Requirements Schedule* that would provide a route to liability coverage for ingress of precipitation coverage for architects using IMPs in their designs.

Pro-Demnity is pleased to announce a new Part D to the *Technical Requirements Schedule* that provides an optional, additional Quality Assurance/ Quality Control (QA/QC) procedure for architects to secure liability coverage for ingress of precipitation where IMPs are used.

Pro-Demnity thanks the Metal Contractors Association, Canadian IMP manufacturers, building envelope specialists, and several architects with extensive experience using IMPs on their projects for their valuable contributions to this work.

Implementation

Once these amendments have been formally incorporated into the TRS wording, they will come into effect at each architect's next renewal date. However, where such amendments do not negatively impact the architect's coverage, or where they serve to broaden coverage, they will take effect immediately and can be applied retroactively (in favour of the architect) respecting any coverage determination related to a claim involving ingress of precipitation/ water ingress.

NEW TECHNICAL REQUIREMENTS SCHEDULE: PART D - INSULATED METAL PANELS (IMP SYSTEMS OR IMPs)

Summary of Key Features:

The new Part D of the Technical Requirements Schedule dealing with IMPs closely follows the approach taken in Parts B – Architectural Precast Concrete Panels, and Part C – Window Wall Fenestration Systems.

- Insulated Metal Panels (IMPs) are defined.
- The provisions apply ONLY to exterior above-grade walls, not to roof systems.

- Identification of required details for the IMP System and interfaces with adjoining assemblies.
- Requirement that an “Independent Building Envelope Consultant” (IBEC) is to be a member of the design team, with identification of the roles and responsibilities of the IBEC.
- Provision of required Shop Drawings for the IMP System.
- Provision of IMP Manufacturer’s Installation Instructions.
- Adherence to applicable Standards: CSA A440.6.20 High Exposure Fenestration Installation, ASTM C1193-16 Standard Guide for use of Joint Sealants and CSA S478-19 Durability in Buildings.
- Submission of a QA/QC procedure by the Contractor.
- Provisions regarding initial IMP System installations serving as a field “mock-up.”
- Successful testing of a representative sample “in situ.”
- Provision of a Maintenance Manual for the IMP System.
- Provision of a required five-year warranty by the IMP System installer/Contractor respecting water ingress beyond the inner seals during the warranty period.

[Click here to access the updated Technical Requirements Schedule with Part D – Insulated Metal](#)

PART 2 - ADDITIONAL CLARIFICATIONS TO THE TECHNICAL REQUIREMENTS SCHEDULE

Part D generated the need for several amendments to the Definitions and Interpretations section of the *Technical Requirements Schedule* in order to properly incorporate this new liability coverage for IMPs into the overall *Schedule*. In addition, inconsistencies were found in existing wordings of Part B and Part C. which have been rectified. These are described below.

Amendments to *Technical Requirements Schedule* – Definitions and Interpretation Section

Amendments to existing definition: – changes in **bold**

“IBEC”

- amend Item vi) i. to read: “has demonstrated experience with the use of Precast Concrete Wall Systems, Window Wall Systems **and/or Insulated Metal Panel Systems** respectively;”
- amend Item vi) iv. C to read: “independent documentation of their provision of recommendations and review of Your design within the meaning of clauses B., b) i) and ii), C., b) i) and ii) **and D., e) i) and ii) above**, is maintained in this schedule

Addition of new Definition:

“Insulated Metal Panels (IMPs)” means prefabricated plant-manufactured composite exterior wall panels incorporating:

- an impervious metal exterior layer,
- an insulation layer
- an impervious metal interior layer
- pre-formed interlocking tongue-and-groove formed joints using two-stage drained and vented joint technology,
- with seals within the formed joints between the IMP panels.

Amendments: Part B. – Architectural Precast Concrete Systems – amendments underlined or in **bold**

- References to Precast Concrete **Assembly** or **Assemblies** throughout Part B will change to Precast Concrete **System** or **Systems** – terminology that is consistent with the NBC and provincial and territorial building codes. Part C. and Part D. of the *Technical Requirements Schedule* already refer to Window Wall Systems and Insulated Metal Panel Systems.
- Item B. d): Correction of a typo in the reference to **ASTM C1193**.

- Item B. e): Addition of the words “**or equivalent provided by the Precast/Prestressed Concrete Institute (PCI)**,” after the reference to the “CPCQA Canadian Precast Concrete Quality Assurance Program.”
- Item B. l): Addition of the word “**designed**,” as in “*designed, constructed and installed . . . etc.*” in the warranty requirement description—consistent with the existing wording in both Part C. – Window Wall Systems, and new Part D. – Insulated Metal Panels (IMPs).

Amendment: Part C. – Window Wall Systems – amendments underlined or in **bold**

In response to advice from architects, respecting the challenges of obtaining a 5-year provided by the Window Wall manufacturer, Pro-Demnity has deleted the words “*by the Window Wall manufacturer*” from Part C.- g) and added a final sentence: “**The warranty must be transferable to subsequent owners of the building.**”

The requirement for provision of a 5-year warranty (or warranties) coverage for Ingress of Precipitation—aka Water Ingress—remains. However, how the required warranty (warranties) covering the “*entire Window Wall System as designed, constructed, and installed, including transitions and seals to adjoining assemblies and materials . . . etc.*” is to be achieved is left to the architect and their client to determine and specify.

As noted, this is a broadening of coverage and will be applied retroactively (in favour of the architect).

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