

You
can't
manage
RISK
if you
don't...



understand it

When does an architect have liability exposure?

Anytime you are an Architect.

As an architect, you are granted special rights and privileges - and can do work that nobody else is legally allowed to do. In return, you are always held to the standards of a Professional.

For any specific project, there are **four distinct periods of exposure:**

DESIGN

CONSTRUCTION

LIMITATIONS PERIOD

(two years in Ontario, generally speaking)

FOREVER THEREAFTER

(it should end at "the ultimate limitation" in Ontario of 15 years, after the alleged error, omission or act took place, but there are exceptions).

The size of your commission or the cost of the project does not always matter in determining your liability.

Your exposure is
**BROAD
& FLUID**

Risk education helps contain it.

Learning about risk and how to manage, mitigate, reduce, avoid, transfer, and sometimes accept it, is necessary to run a successful architecture practice.

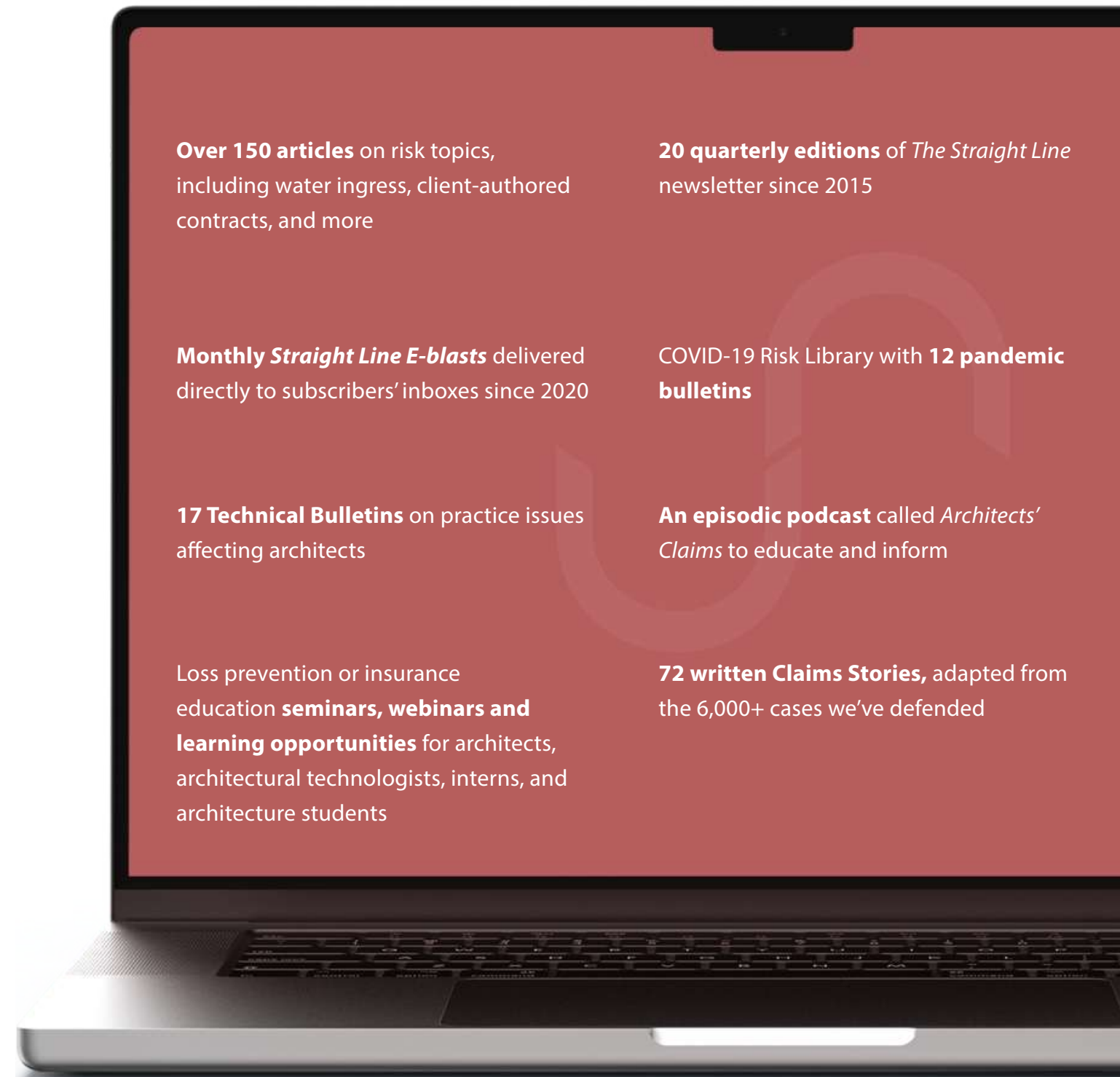
As your ally, Pro-Demnity offers you more than just valuable professional liability insurance solutions. We believe that people like you as a Certificate of Practice Leader or as an architect that leads projects, should have access to valuable Risk Education and Risk Services that help you identify risks. This helps you be more aware, stay ahead and manage any potential risks that come along.

Our knowledge helps empower you and your practice

Dedicated to educating architects on best practices to mitigate risk, we want to leverage and share our vast experience in the field. In fact, **more than 167,555 pages of educational content have been accessed on our website since its inception.** Our extensive library gives you access to online resources, consisting of articles, bulletins, thought-leadership knowledge, and loss prevention education events. Furthermore, our new and dedicated offering, *Risk Alliance*, a combination of Risk Education and Risk Services, was established solely to educate Architects on how to recognize, manage, and mitigate RISK.



Here are just a few examples of the education available to you:



Over 150 articles on risk topics, including water ingress, client-authored contracts, and more

20 quarterly editions of *The Straight Line* newsletter since 2015

Monthly *Straight Line* E-blasts delivered directly to subscribers' inboxes since 2020

COVID-19 Risk Library with **12 pandemic bulletins**

17 Technical Bulletins on practice issues affecting architects

An episodic podcast called *Architects' Claims* to educate and inform

Loss prevention or insurance education **seminars, webinars and learning opportunities** for architects, architectural technologists, interns, and architecture students

72 written Claims Stories, adapted from the 6,000+ cases we've defended

Our knowledge and expertise are designed to empower you and your practice by helping you understand emerging risks and share new ways to keep them at bay. And when a claim does arise, you can count on our experienced team to defend your practice no matter what.



Risk Services: An expanded benefit for architects

Risk Services gives you direct access to any one of our experienced in-house licensed architects for personalized, customized, and confidential one-on-one support. Together, we work to understand your project situation, client circumstances and contract dilemmas to provide unique strategies to ameliorate the issue, and potentially avert a claim. Additionally, you can request customized risk learning or presentations to your firm.

It's easy to access via an online meeting booking tool on our website that enables you to:



Make an appointment time that's convenient for you



Identify the subject matter that you'd like to discuss from a list



Meet with in-house, experienced Ontario-licensed architects for one-on-one customized Risk Services support

As our ally, you get complimentary access to this service with an unlimited number of calls or situations with zero impact on your premiums. It's risk-free, confidential and provides you with peace of mind to talk with another professional.

Learning new ways to protect you, everyday

Every day, our team of experts is developing new resources to provide you with better protection today, and tomorrow.

As our ally, you can look forward to:

- Risk Alliance Centre of Excellence – the unique combination of Risk Education and Risk Services at your fingertips for all things related to professional liability risk
- Online Architecture Risk Recognition and Response Management Indicator (AR³MI) to help you zero-in on potential risk areas with possible solutions to mitigate those risk.
- New on-demand and live webinars
- Fresh case studies
- More podcast episodes

*Double House. TORONTO, ON
Studio JCL*

Photo: Scott Norsworthy

THE COMMITMENT YOU CAN COUNT ON

Unwavering, understanding support

A continuously high level of reliable, professional service for over 35 years

Respected stature in the industry, recognized for our preparation and acumen

Insurance coverages in accordance with the *Architects Act*

Affiliated with the Ontario Association of Architects

At the end of the day, you can trust in Pro-Demnity to be your ally and provide an alliance for protection that helps you understand and manage risk better, so you can design a better world.

Speak with a
Pro-Demnity expert today.



**Book your virtual
appointment online.**

PRODEMUNITY

AN ALLIANCE FOR PROTECTION