

Dear Policyholders,

We have collectively experienced many changes in our personal and business lives in the past few weeks, and the situation continues to evolve. It's impacting us all on so many levels. At Pro-Demunity we deeply care about your success and financial well-being and, we recognise how the current challenges are directly and indirectly impacting your architecture business.

**We are taking the following actions to help:**

1. **Effective March 25, 2020 and through to June 30, 2020**, we are **waiving administrative fees** for those firms who currently pay for their professional liability insurance in instalments. Administrative fees are outlined in your invoice.
2. Providing you with the additional option to pay your premiums **in six equal instalments to help improve your cash flow**. The invoice on your renewal documentation may not yet reflect this option, but we will honour it. Simply divide your invoice total into six equal parts and write six cheques, dated two months apart.

In the last few days, you've shared with us how valuable your Professional Liability Coverage is to you, and how much you appreciate that our employees are [continuing to serve you](#), that we'll be [maintaining your coverage](#), as well as holding off on issuing Notices of Default. Thank you for your messages of support.

A spot of positive news is that the province of Ontario referenced the Construction industry, and by extension, architecture services, in its [list of essential workplaces](#). And though essential, architects are expected to uphold their professional standards and duties of care as provided by the OAA, continue to adhere to guidance from our federal and provincial governments and public health authorities and, stay alert to potential liability.

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*Pro-Demunity's [COVID -19 Special Edition Bulletins](#) provide relevant, timely, practical and current practice risk management advice. Act swiftly and prudently to mitigate any potential future claims.*

[Special Bulletin #1](#) (March 20, 2020)

[Special Bulletin #2](#) (March 25, 2020)

[Special Bulletin #3](#) (*coming soon*)

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Please stay safe and healthy as you navigate active projects and client expectations. **We will continue to monitor this evolving situation, adjusting course as needed, and are always available to help.**

Sincerely,

Bruce H. Palmer,  
President and CEO

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