

December 11, 2015

To: All Policyholders of Pro-Demnity Insurance Company

## **Professional Liability Insurance - Increase in Mandatory Limits of Liability effective January 1, 2016**

The Regulation to the *Architects Act* amending the minimum limits of liability for professional liability insurance is scheduled to come into effect on January 1, 2016.

In order to comply with the Regulation, Pro-Demnity will increase the limits of liability to the minimum required effective January 1, 2016 where applicable, and mail the endorsement and invoice to you.

For practices that purchase excess professional liability insurance through an insurer other than Pro-Demnity, *please complete the attached 'Excess Professional Liability Insurance Questionnaire' and return to Pro-Demnity prior to December 31, 2015.*

At the expiration date of the excess insurance, the OAA Regulation requires that the mandatory limits of liability be obtained from Pro-Demnity.

Please see the attached matrix which sets out the process.

If you have questions regarding the increase in professional liability insurance limits, you may email your enquiries to [mail@prodemnity.com](mailto:mail@prodemnity.com), or send by mail to the address shown below.

**Excess Professional Liability Insurance Questionnaire**

Please complete the following information with respect to the excess limits of liability purchased from an insurer other than Pro-Demnity Insurance Company:

**Practice Name:** \_\_\_\_\_

**Name of Excess Insurer:** \_\_\_\_\_

**Limits of Liability in excess of your current Pro-Demnity Limits:**

\$ \_\_\_\_\_ each claim

\$ \_\_\_\_\_ annual aggregate

**Expiry Date:** \_\_\_\_\_  
(MM/DD/YYYY)

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date (MM/DD/YYYY)

Please note that at the above expiration date of the excess insurance, the Regulation to the Architects Act (as amended) requires that the mandatory limits of liability be obtained from Pro-Demnity. Where the expiration date of the excess insurance policy is prior to that of your current annual practice insurance with Pro-Demnity, an endorsement recording the change in limits and an invoice for the additional premium will be sent to you by mail.

You will be required at that time to provide a declaration that all claims or circumstances likely to give rise to a claim have been reported to your excess insurer.

Please email the completed questionnaire to [mail@prodemnity.com](mailto:mail@prodemnity.com), or send by mail to the address shown above.

**Matrix**

Annual Practice Insurance	Gross Fees in the financial year declared in your application		
	Below \$500,000	\$500,000 and below \$1,000,000	\$1,000,000 and above
Insured by Pro-Demnity for <b>Claim Limit \$250,000</b> . No excess insurance through the insurance industry.	You comply with the Regulation to the Architects Act (as amended) (the "Regulation").  No action required.	Your limits of liability will be increased to comply with the Regulation.	Your limits of liability will be increased to comply with the Regulation.
Insured by Pro-Demnity for <b>Claim Limit \$500,000</b> . No excess insurance through the insurance industry.	As above.	You comply with the Regulation.  No action required.	Your limits of liability will be increased to comply with the Regulation.
Insured by Pro-Demnity for <b>Claim Limit \$1,000,000</b> . No excess insurance through the insurance industry.	As above.	As above.	You comply with the Regulation.  No action required.
Insured by Pro-Demnity for <b>Claim Limit above \$1,000,000</b> .	As above.	As above.	As above.
Purchase Excess insurance from an insurer other than Pro-Demnity above Pro-Demnity <b>Claim Limit of \$250,000</b> .	As above.	Complete the ' <i>Excess Professional Liability Insurance Questionnaire</i> '. At the expiration date of the excess insurance, you will be required to purchase the annual minimum limits of liability through Pro-Demnity.	Complete the ' <i>Excess Professional Liability Insurance Questionnaire</i> '. At the expiration date of the excess insurance, you will be required to purchase the annual minimum limits of liability through Pro-Demnity.

Total Gross Fees	Minimum Mandatory Limit
\$0 - \$499,999	\$ 250,000
\$500,000 - \$999,999	\$ 500,000
\$1,000,000 and above	\$1,000,000