



April 2012

## **The Saskatchewan Association of Architects Practice Bulletin – Liability Insurance**

### Summary

All holders of a License to Practice with the Saskatchewan Association of Architects (SAA) are required to provide the Association with confirmation of liability insurance. This insurance must cover the holder of a License to Practice against a liability claim to a minimum amount of \$250,000 for any one occurrence, and be provided by an insurer able to legally provide such coverage in Saskatchewan.

### Background

The Architects Act, 1996 governs the SAA and provides authority to administer the practice of architecture in the province of Saskatchewan. Policy relating to areas of practice covered by the Bylaws is also necessary to proficiently and consistently carry out the intent of established Bylaws.

At the 2011 SAA AGM, the membership directed Council to set policy supporting Bylaw 26.10. This Bylaw indicates that each holder of a License to Practice will at all times carry professional liability insurance on terms, including as to limits of coverage, as set forth in the bylaws or as prescribed by council.

### Operational Instruction

Each holder of a License to Practice must provide annual proof of insurance as required. Insurance must cover liability claims relating to the performance, or alleged performance of, professional services. It must also be in a minimum amount of \$250,000 for any one occurrence.

Members who provided a declaration when submitting their 2012 Renewal have already complied with this requirement for 2012. Those who have not yet done so will have 60 days or until June 1, 2012 to provide the SAA with the declaration. Henceforward; all members will be required to sign a Declaration of Liability Insurance annually.

### Policy

The holder of a License to Practice with the SAA is required to annually provide the Council with confirmation of insurance coverage upon the date of annual renewal as follows:

- a) insures the member against liability claims relating to the performance, or alleged performance, of professional services,
- b) is in the minimum amount of \$250,000, inclusive of any one occurrence, and
- c) is provided by insurer(s) registered and licensed to provide such insurance in the province of Saskatchewan.

Proof of insurance will be required upon initial application and during annual membership renewal. Failure to comply will require removal of the right to practice architecture in the province of Saskatchewan.

Practice Bulletins are issued by the Council of the Saskatchewan Association of Architects as a practice resource or as general interpretations of the requirements in the Architects Act, and the Bylaws. Bulletins should be read in conjunction with the Act and Bylaws, and in no way supersede these documents. Bulletins are not intended to be and are not legal advice to the Members of the Association. Members should consult their own legal, income tax or financial advisors as to the application of the Architects Act and Bylaws in specific circumstances.



## SASKATCHEWAN ASSOCIATION OF ARCHITECTS

### LIABILITY INSURANCE DECLARATION

By checking the boxes below, I hereby declare that

[firm name] \_\_\_\_\_

is a holder of a license to practice in the Province of Saskatchewan with confirmation of insurance coverage as follows:

\_\_\_ insures the member against liability claims relating to the performance, or alleged performance, of professional services;

\_\_\_ is in the minimum amount of \$250,000 inclusive of any one occurrence; and

\_\_\_ is provided by insurer(s) registered and licensed to provide such insurance in the Province of Saskatchewan.

I understand that this minimum level of coverage is to remain in force as a requirement to hold a License to Practice in the province of Saskatchewan.

\_\_\_\_\_  
Authorized SAA Member Signature (principal, major shareholder)

\_\_\_\_\_  
Date