



ARCHITECTURAL INSTITUTE OF BRITISH COLUMBIA

Schedule 3: Professional Liability Insurance (PLI) Terms and Conditions

Approved by AIBC Council [X Date, 2022]

1.0 Background and Authority

- 1.1 These guidelines describe the specific requirements for the Professional Liability Insurance (PLI) requirements for Certificate of Practice holders as authorized under AIBC Bylaw 5.39.

2.0 Minimum coverage

- 2.1 Mandatory PLI coverage must be held in an amount of not less than \$250,000 per claim with aggregate coverage of no less than \$500,000.

3.0 Certificate of Insurance

- 3.1 Submission of a current PLI policy certificate of coverage (“Certificate of Insurance”) is required as evidence of compliance with the requirement for PLI under bylaw 5.39. A current Certificate of Insurance must be provided to the institute upon application for, or renewal of, any certificate of practice.
- 3.2 The Certificate of Insurance must contain the following information:
 - 3.2.1 The name of the certificate of practice holder as registered with the AIBC as an insured entity;
 - 3.2.2 The minimum per claim amount and the aggregate amount;
 - 3.2.3 The effective and expiry coverage dates; and
 - 3.2.4 A statement that the PLI coverage has no restrictions to impact the minimum coverage thresholds set by section 2.1, if there are multiple insured entities under the PLI, which would need to draw down from the same aggregate amount.

4.0 Notice Requirements

4.1 In the event that a certificate of practice holder's PLI coverage is cancelled, terminated, lapses, or falls below the minimum coverage thresholds in section 2.1, the certificate of practice holder must:

- 4.1.1 Notify the institute, in writing;
 - 4.1.2 Bring its PLI coverage into compliance with these Bylaws and Schedule X within 10 days of the cancellation or other non-compliant event;
 - 4.1.3 Provide written confirmation of return to PLI compliance, by way of a Certificate of Insurance, to the AIBC's Director of Registration and Licensing within 10 days of the noncompliant event; and
 - 4.1.4 Pay any fees prescribed by the institute for non-compliance as set out in Schedule X: Fees and Fines
- 4.2 In the event of non-compliance by a registrant with these bylaws and Schedule, the Director of Registration and Licensing will notify the registrant in writing. This notice will include reference to the requirements of bylaw 5.35 that no Registrant may engage in the Reserved Practice of Architecture except through a Certificate of Practice. Notification of such non-compliance will also be provided to the AIBC's Director of Professional Conduct for review and investigation if appropriate.