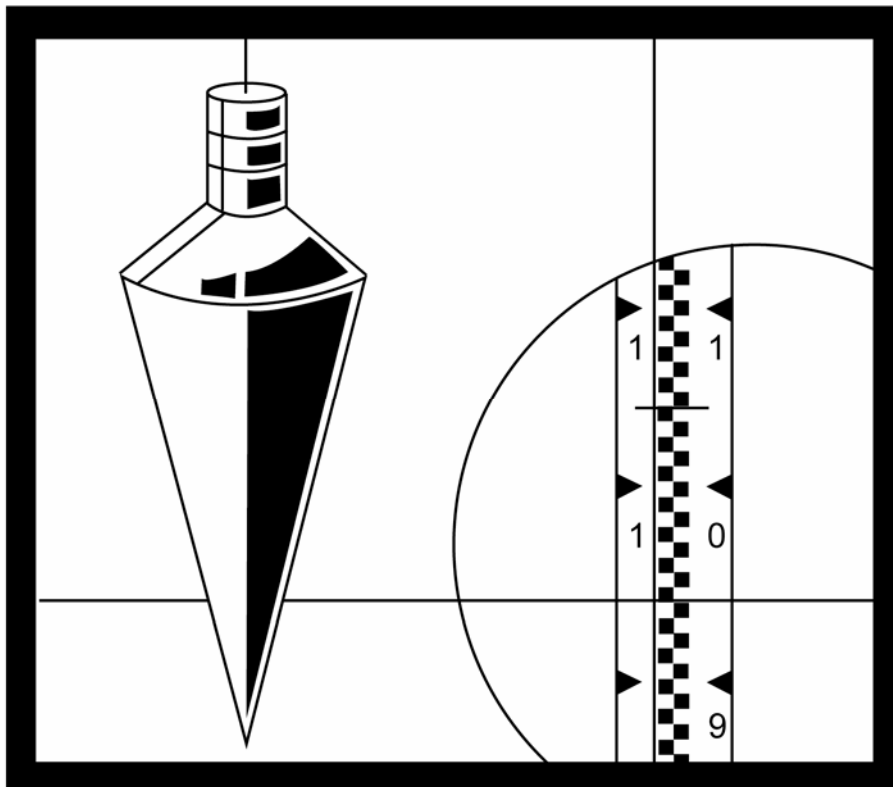


Section 1. Introduction





1.1 The Canadian Council of Land Surveyors

This Guide, the Loss Prevention and Practice Management Guide for Canadian Land Surveyors, is a resource provided by the Canadian Council of Land Surveyors Professional Liability Insurance Committee (PLIC) in co-operation with ENCON Group Inc. and Jardine Lloyd Thompson Canada Inc. The committee is responsible for the management and direction of the CCLS Professional Liability Insurance Program in consultation with the insurers, and for presenting loss prevention information in various formats to all insureds.

Some of the information contained in the following pages is written from the perspective of the current land surveyors errors and omissions insurance policy supported by, and managed in cooperation with, the Canadian Council of Land Surveyors through the PLIC. That being said, there is much of value to any practicing land surveyor regardless of their particular insurance policy or provider and this resource is available to all individual members of the CCLS member associations.

Although parts of the Guide pertain specifically to process and advice in the event of a professional liability claim against you or your firm, the main purpose is to provide information to help you avoid claims using good business management practices.

The Guide is structured to allow for updates and additional information from the PLIC or from other sources unique to you, your firm or your association. The last section is provided for your records and correspondence related to professional liability materials or claims. We hope that this document will be circulated to all surveyors and senior technical staff in your firm and that it will become a regularly used reference in everyday business.

The Committee is grateful for the support of the CCLS Board of Directors in the production of this educational tool as a part of the CCLS's overall educational mandate, and to the invaluable support and participation of ENCON Group Inc. and Jardine Lloyd Thompson Canada Inc. both in the Guide and in the ongoing success of the CCLS Professional Liability Insurance Program.

James Gunn, NSLS, CLS
Chair,
CCLS Professional Liability Insurance Committee

December 2002



1.2 ENCON Group Inc.

I am pleased to introduce “Loss Prevention and Practice Management Guide for Canadian Land Surveyors”. This Guide is the result of a combined effort of the Professional Liability Insurance Committee of the Canadian Council of Land Surveyors, and Jardine Lloyd Thompson Canada Inc. and ENCON Group Inc.

The purpose of the Guide is, quite simply, to communicate to land surveyors some of the information we have gained in our experience in underwriting and claims management of land surveyors across Canada. Contributions by land surveyors in practice will help with practical issues.

This is a work-in-progress. The various sections have been set up and, at regular intervals, new information will become available to help you manage your practice.

The Guide has been created through the efforts of three groups: The Canadian Council of Land Surveyors, Jardine Lloyd Thompson Canada and ENCON Group Inc. It is an amalgamation of more than 30 years’ worth of experience in loss prevention and claims management for Canadian land surveyors.

There are a large number of people who have contributed to this Guide. They include the current members of the CCLS PLI Committee: Sarah Cornett (Executive Director) Jim Gunn (Committee Chair), Gordon Webster, Gordon Thomson and Monroe Kinloch.

As well, the broker for the CCLS program, Roger Brett (Executive Vice-President, Jardine Lloyd Thompson Canada) has offered his expertise, much of which is contained in a special section of the Guide. We thank him for his most generous and important contributions.

The Guide has been written for every member of the survey firm. Therefore, some information that may seem basic to senior members may be important to land surveyors just beginning their careers. In each case, however, the information in this Guide is presented in the hope that it will meet the needs of the people ENCON exists to serve, the members of the Canadian Council of Land Surveyors.

Our thanks to those who have contributed to this Guide

Jean F. Laurin, CA
President
ENCON Group Inc.

December 2002



JARDINE LLOYD THOMPSON CANADA
Inc

1.3 Jardine Lloyd Thompson Canada Inc.

We are very pleased to introduce the Canadian Council of Land Surveyors Loss Prevention and Practice Management Guide. This Guide is a Practical Guide for all Land Surveyors with regard to their Professional Liability requirements. It also expresses the commitment that the program brokers, Jardine Lloyd Thompson Canada Inc., together with your insurers, underwriters as arranged by ENCON Group Inc., have made to all land surveyors insured under the Canadian Council of Land Surveyors' professional liability insurance program. It goes without saying that Jardine Lloyd Thompson and ENCON Group Inc. have always believed that a comprehensive program of loss prevention is an integral component of the program of insurance that we have designed for all land surveyors.

In addition to Jardine Lloyd Thompson and ENCON's vast experience in the providing of loss prevention seminars and claims management, this Guide has been assembled with the cooperation and assistance of the CCLS Professional Liability Insurance Committee and various other individuals from various professions. Their efforts and contributions have assisted us in preparing an accessible, informative Guide that will be valuable both as a day-to-day reference and as the basis for a practical understanding of professional liability issues.

The content of this Guide has been assembled and indexed for easy access. The Guide format has been chosen to allow individuals and firms to insert their own in-house examples, training materials and checklists wherever appropriate. The Guide has been set up with the object of allowing it to grow and change as circumstances may demand in order to serve all land surveyors. Any comments or constructive suggestions are welcomed.

We would like to recommend that this Guide be part of the required reading of any new member of your staff, even though some of the information may appear to be very basic to some senior members of the firm.

Roger A.H. Brett
Executive Vice President
Jardine Lloyd Thompson Canada Inc.

December 2002