

In the event of a claim

Coverage is triggered when the claim, or potential claim, comes to light regardless of when the error occurred. *Report any potential claim immediately to ensure that it is covered.* The insurer will review each report and decide whether to open a claim file or to file the report as an incident.

Filing a Claim

If you know of any situation that may give rise to a claim, notify the Encon claims department in writing and keep a copy for your files.

If you have received a notice of claim or are served with any legal papers, fill out a claims reporting form (you will have received one with your renewal, or can download one from section 5 of “*The Guide*”) and fax it to the Encon claims department. Also fax a copy of the form to the broker.

- Do not attempt to remedy the problem without the consent of the insurer.
- Do not prejudice the insurer by admitting liability.

Questions about your claim?

If you feel that the adjuster or claims analyst is, for any reason, unable to settle a claim fairly and justly, contact a member of the PLIC immediately.

If you feel a claim is taking too long, or you want a progress report, call the Encon claims department.

No claim can be settled without the consent of the insured. If the insured is not in agreement with a proposed settlement, they can continue the defence at their own expense. However, the insurer’s liability may be limited to the amount for which the claim could have been settled.

PLIC Members

Gordon Webster, SLS, CLS, Chair
611 9th Street East
Saskatoon, SK S7H 0M4
Telephone: 306-653-1433
E-mail: webster@link.ca

Greg Browne, BCLS
PO Box 362
Salmon Arm, BC V1E 4N5
Telephone: 250-832-9701
E-mail: greg@brownejohnson.com

Monroe Kinloch, ALS, CLS (Ret.)
146-52349 Range Road 215
Sherwood Park, AB T8E 1B5
Telephone: 780-469-6722
E-mail: kinloch@telusplanet.net

Lester Berrigan, NSLS
P.O. Box 418
Bridgewater, NS B4V 2X6
Telephone: 902-543-5695
E-mail: berrigan@istar.ca

Alvin Hayes, NLS, P.Eng.
College of the North Atlantic
Geomatics Engineering Technology
Engineering Technology Center
P.O. Box 1150, Ridge Road
St. John’s, NL A1C 6L8
Telephone: 709-758-7090
E-mail: alvin.hayes@cna.nl.ca

Sarah Cornett, OLS, CCLS Executive
Director and PLIC Secretary
3-11 Bellerose Drive, Suite 367
St. Albert, AB T8N 5C9
Telephone: 780-470-5110
Toll free: 800-241-7200
E-mail: info@ccls-ccag.ca

www.ccls-ccag.ca/profliability.htm

The Insurance Managers

Encon Group Inc.
Suite 500, 1400 Blair Place
Ottawa, ON K1J 9B8
Website: www.Encon.ca

Stephen Panciuk, Vice-President
Telephone: 800-267-6684 (2026)
E-mail: stephen.d.panciuk@Encon.ca

Stephen Black, Claims Analyst
Telephone: 800-267-6684 (2063)
Fax: 613-238-7180
E-mail: stephen.j.black@Encon.ca

The Brokers

Jardine Lloyd Thompson Canada Inc.
Suite 400, 220 - 12th Avenue SW
Calgary, AB T2R 0E9
Toll Free: 800-461-5142

Ante Petricevic
Vice-President, Professional Services
Telephone: 403-770-2736
Fax: 403-265-5505
E-mail: apetricevic@jltcanada.com

Roger Brett (Retired)
Telephone: 403-231-8686
E-mail: rbrett@jltcanada.com



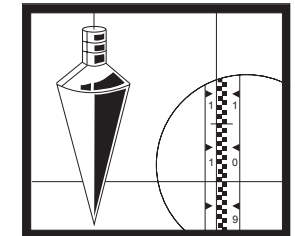
**Canadian Council of Land Surveyors
Conseil Canadien des Arpentiers-Géomètres**

100E-900 rue Dynes Road
Ottawa, Ontario, Canada K2C 3L6
Toll Free/Sans frais : 1-800-241-7200
E-mail/Courriel : info@ccls-ccag.ca

www.ccls-ccag.ca



Professional Liability Insurance Program



“**The Guide**”

A loss prevention

and practice management resource.

www.ccls-ccag.ca/profliability.htm

Presented by the CCLS
Professional Liability Insurance Committee

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The Professional Liability Insurance Committee (PLIC)

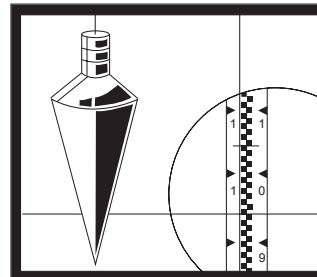
The PLIC is a standing committee of CCLS representing the interests of approximately 800 surveyors across Canada. Its members are licensed surveyors from across the country who provide a number of unique services including:

- Negotiating the best possible coverage for the CCLS Professional Liability Insurance Program.
- Committed to fairly insuring any Canadian surveyor regardless of their claims history.
- Responding in strict confidence to all concerns or complaints from insured surveyors.
- Keeping in constant contact with the insurers to review active claims.
- Advising the insurance professionals about survey law and standards of practice.
- Collecting program statistics for continuing education and negotiating policy renewals.
- Providing relevant loss prevention products including an on-line Loss Prevention and Practice Management Guide (“*The Guide*”) with valuable information for every student, practicing, or retired surveyor.
- Overseeing the *Loss Control Fund*.
- Maintaining a comprehensive committee web page available to all surveyors at www.ccls-ccag.ca/profliability.htm

The Policy

The policy is uniquely formulated for professional surveyors. In essence, it responds to any dollar amount the insured may become legally liable to pay for damages resulting from the performance of professional services, subject to terms and conditions of the policy.

Professional services are defined specifically for the practice of a licensed surveyor, including without restriction, the rendering of opinions, counselling, and services related to measurement sensitive activities, for which the surveyor may be held responsible.



The summary of the policy contained in this brochure is for general information purposes only. Please refer to your policy for specific conditions.

Program Features

Risk Management Credit Program rewards good practices by refunding half of the deductible if specified practices are demonstrated in the work that is subject to a claim.

Full Retroactive Coverage is automatic. All previous work of the insured firm, in its current form, is covered by the policy.

All Present and Former Employees, principles, and partners of the currently insured firm are covered.

Split Damage Deductible rewards a practice that is claims-free for five years. The insurer and the insured share the deductible. (I.e. if the deductible is \$5,000 the insurer and the insured each contribute \$2,500 towards the first \$5000 in damages.)

Retirement or Past Act Coverage is available for surveyors who are retiring or closing a practice and have been insured under the program for two or more years. On retirement, the surveyor will purchase a regular policy for one year to allow their company to be closed-down because the Retirement/Past Actions Program is designed to protect the Surveyor rather than the company. If the surveyor is fully retired from the profession, there will be no deductible.

Estate Coverage is automatic under this program, with no extra premium and no deductible.

Legal and Adjusting Expenses are fully covered with no deductible.

World-wide Coverage is automatic for professional services rendered anywhere in the world.

Occupational Health and Safety coverage provides the insured with \$15,000 towards legal costs for actions brought under any OHS Act.

Difference in Conditions feature provides coverage if there are differences in the limits and deductibles between the CCLS policy and any other policy.

Consulting Engineering Extension is available to cover consulting engineering services and surveying services in the same policy, subject to some conditions.

Determination of Premiums
Premiums are based on an equitable formula derived from actual surveying claims statistics and developed by the PLIC and the broker.

- There is a charge for each licensed surveyor based on the limit and deductible selected. A zero deductible is available under certain conditions.
- There are premium increments depending on a policy holder's work volume.
- Specific categories of surveying services are rated differently based on program history.
- Surcharges may apply based on claims history.

Feedback Questionnaire
Surveyors will receive a questionnaire from Encon after every claim. Feedback goes directly to the PLIC to help improve the program.