

Provincial Association	Requirement for Professional Liability Insurance
AIBC	<ul style="list-style-type: none"> ▪ All Certificate of Practice holders must have minimum coverage of \$250,000 per claim and \$500,000 annual aggregate ▪ Certificate of Practice holder must notify client in writing whether or not professional liability insurance is held and under what terms (Practice Note 10)
AAA	No current requirement
SAA	Mandatory professional liability insurance coverage for all Licence to Practice holders. Minimum coverage \$250,000
MAA	<ul style="list-style-type: none"> ▪ Mandatory professional liability insurance coverage for all entities holding a Certificate of Approval (corporations, partnerships of corporations and joint A/E firms and corporations) ▪ Minimum coverage \$250,000 per claim
OAA	<ul style="list-style-type: none"> ▪ Mandatory professional liability insurance requirements in the Act and Regulations in Ontario for all Certificates of Practice through Pro-Demnity Insurance Company if office is in Ontario; otherwise, proof of PL coverage to same limits. <ol style="list-style-type: none"> 1. \$1,000,000, if the gross fees in the previous financial year exceeded \$1,000,000. 2. \$500,000, if the gross fees in the previous financial year exceeded \$500,000 but not \$1,000,000. 3. \$250,000 if the gross fees in the previous financial year did not exceed \$500,000.
OAQ	<ul style="list-style-type: none"> ▪ Professional liability coverage from the Fonds d'assurance responsabilité professionnelle of the Ordre des architectes du Québec is compulsory for architects who perform or offer to perform any of the acts identified in the <i>Regulation respecting compulsory subscription to the Professional Liability Insurance Fund of the Ordre des architectes du Québec</i> (Chapter A-21, r. 13) ▪ The professional liability insurance policy issued by the Fund offers a guarantee of \$1M per claim, up to a maximum of \$2M per year.
OAQ (cont.)	<ul style="list-style-type: none"> ▪ The insurance protection of architects who exercise their professional activities through a limited liability company (limited liability partnership, stock company or corporation) is \$1.25M per claim and \$2.5M per year. ▪ The warranty offered extends to faults committed in the performance of professional services rendered as a member in good standing of the Ordre des architectes du Québec. ▪ Special limitations may apply in certain special cases.
AANB	Mandatory professional liability insurance coverage for all Certificate of Practice holders. Minimum coverage - \$250,000 per claim (\$500,000 aggregate)
NSAA	Mandatory professional liability insurance coverage of at least \$250,000 per claim, with aggregate coverage of at least \$500,000.
AAPEI	Mandatory professional liability insurance coverage of at least \$250,000 per claim, with aggregate coverage of at least \$250,000.
NLAA /ALBNL	Mandatory professional liability insurance coverage for all licence holders of not less than \$250,000 per claim and aggregate total of \$500,000 in a year.
NWTAA	Proof of insurance required to obtain Firm Permit