



ARCHITECTS AND ENGINEERS | PROFESSIONAL LIABILITY INSURANCE

Beyond the policy: Tap into our expertise

As a Victor Canada policyholder, you have access to a number of resources and services that have been developed to share our expertise and insights with you. The following initiatives were created with the needs of design professionals in mind:

Pre-claim and claim prevention assistance

This handy service can help address a problem before it turns into a claim. It is our experience that early notice of claims or potential claims provides mitigation opportunities which can result in claim avoidance.

If during the policy period an issue or circumstance emerges relating to your professional services that could lead to a claim, then be sure to report it. We'll investigate and identify next steps. If it's determined that early intervention will serve to avoid a claim or a more significant claim in the future, we will provide assistance in resolving the situation. As stipulated in your policy, we'll pay any costs or expenses incurred to investigate, mitigate or avoid a claim. However, the following criteria must be met:

- You must report the circumstance or situation in accordance with the conditions outlined in Part IV — General Conditions of your policy; and
- It must be determined that there is a common interest in trying to resolve the matter before it escalates to a claim.

Reporting a Circumstance

Your insurance policy requires that you report a claim or circumstance to Victor in writing as soon as possible after you first become aware of the claim, circumstance or situation.

- By email: NewClaims.ca@victorinsurance.com
- By mail or courier at the following address:
Victor Insurance Managers Inc.
500-1400 Blair Towers Place
Ottawa, Ontario K1J 9B8
Attention: Claims Department

When in doubt, contact our claims team who is here to listen and assist you in determining your options.

Risk management program

Employing strong risk management practices can give design professional firms an edge in the marketplace. With more than 50 years of experience in professional liability insurance and claims management, we are uniquely positioned to help you manage risk.

Program benefits

- **Contract review service** — Unsure about the impact of an insurance clause in a new contract you are working on? One of our underwriters can conduct a free insurance clause review for you. Ask your broker to co-ordinate.
- **eLearning Centre** — Take our free online courses on written contracts or risk management implications of BIM and LEED. You'll sharpen your risk management skills and earn premium credits towards your Victor professional liability premium. For more details on how to access the eLearning Centre, go to www.victorinsurance.ca/elearning.
- **Risk management advisories and loss control bulletins** — We have advisories and bulletins on a wide range of topics that provide valuable insights on how to avoid liability exposures. To access them, go to the "Resources" section of our website at www.victorinsurance.ca.
- **Risk management webcasts** — Our annual webcast brings together specialized expertise from underwriting, claims and legal advisors in a panel discussion that provides insights on current industry trends and tactics for effective risk management. Participation is recognized with premium credits. Sign up for our eUpdates to ensure you receive an invitation to this not-to-be-missed education opportunity. Subscribe today at www.victorinsurance.ca/subscribe. (Be sure to select "Risk Management Information — Architects & Engineers".)

Visit us at [victorinsurance.ca](http://www.victorinsurance.ca) to learn more.

The contents of this document are subject to the terms and conditions of your policy.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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