



E-Mailer to Membership January 13, 2015

Highlights

- [Professional Liability Insurance](#)

Important Dates

- Council Meeting
February 13, 2015
ANLS Board Room
9:00 a.m.
- BOE Meeting
January 15 2015
ANLS Board Room
4:00 p.m.
- DCIP Meeting
January 19, 2015
ANLS Board Room
1:00 p.m.
- 62nd AGM
Marble Mountain Resort
Corner Brook, NL
May 21 – 23, 2015
- National Surveyors
Conference (NSC)2015
Fairmont Winnipeg
Winnipeg, MB
May 13– 15, 2015
- 63rd AGM
The Capital Hotel
St. John's, NL
May 26 – 28, 2016

Highlights



PLIC Changes Brokers

It seems that there is considerable confusion regarding the Professional Liability Insurance Program (PLIP) sponsored by Professional Surveyors Canada, and in particular the broker for the program.

In almost every insurance contract, there are three parties: the insured, the insurer, and the broker who manages the interface between the insured and the insurer. In the PLIP, we have had a long standing relationship with Encon as the insurer and JLT as the broker. However, in 2014 due to some service issues, we decided to put our brokerage services out to competitive tender.

The tender process transpired throughout September and October with five national brokerage firms invited to respond, including JLT. Our selection was based on a brokerage that had experience and would provide our members with exceptional service at a competitive price. We selected The CG&B Group Inc., a division of Arthur J. Gallagher Canada Limited. They are a national firm with offices across Canada who have over 30 years of experience managing the insurance program for the Association of Ontario Land Surveyors, as well as insurance for other professional associations and all other types of insurance. Our committee notified the surveying community of this change in late October in an [email](#) message.

Since that time, we have been attempting to have JLT sign over the brokerage responsibilities for the PLIP to CG&B. This has been to no avail as JLT has refused to do so and indicated that they will compete with our program. The people we had been dealing with at JLT are no longer with the firm, making our communication difficult as they have lost their experience with land surveyors.

In order to proceed and prepare for the 2015 renewal, we sent letters by Canada Post to all insureds asking you to transfer the broker for your policy to CG&B. This will not affect your policy in any way except that communications would now come from CG&B. Your policy will remain in effect without interruption and Encon will still be the insurer. Please let [me](#) know if you have not yet received this letter.

In the meantime, JLT has been contacting insureds by email, telephone and by mail encouraging surveyors to remain with JLT. Please be advised that JLT is NOT affiliated with the PLIP in any way and they will not be able to offer insurance in 2015 through the PLIP. CG&B is the only broker authorized to provide insurance under the long standing umbrella of this national program.

We are very confident that this change of brokers will be in the best interests of our members over the short and long term.

Please feel free to contact [me](#) or any member of our [committee](#) if you have any questions.

Visit The CG&B Group's corner at your association AGM to hear about future enhancements to the PLIC program.

Thank You,

D. L. Gurnsey

Dave Gurnsey, SLS, CLS, P.Surv.
Chair, Professional Liability Insurance Committee
Professional Surveyors Canada

*Standing together and speaking with one voice on issues that affect our profession
and the lives of Canadians.*

Tel: (306) 522-5962
Email: plic@psc-gpc.ca
psc-gpc.ca



Your Professional Liability Insurance Program

The Professional Liability Insurance Committee (PLIC)

The PLIC is a standing committee of Professional Surveyors Canada 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 Professional Surveyors Canada 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](#) [2] available to all surveyors

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 the terms and restrictions 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.

Policy wording is reviewed every year to ensure competitiveness and comprehensive coverage.

Program Features

Risk Management Credit Program rewards good practices by refunding half of the deductible if specific 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 Professional Surveyors Canada 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 committee to help improve the program.

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.

Key Contacts for the Program

PLIC Members

Greg Browne, BCLS
4180 Auto Road
Salmon Arm, BC V1E 1X7
Telephone: 250-832-2840
E-mail: gsbrowne1@gmail.com

Robin Davis, NLS
P.O. Box 129
Stephenville, NL A2N 2Y9
Telephone: 709-283-2776
E-mail: robin.carl.davis@gmail.com

Jim Gunn, NSLS, CLS
279 Beach Crossing
P.O. Box 99
Ingonish Beach, Nova Scotia, B0C 1L0
Telephone: 902-285-2045
Email: jimgunn@ns.sympatico.ca

Dave Gurnsey, SLS, CLS, Chair
311 Albert Street
Regina, SK S4R 2N6
Telephone: 306-522-5962
E-mail: dave.gurnsey@altusgroup.com

Jim Halliday, ALS
Box 1656
Cochrane AB T4C 1B5
Telephone: 403-804-8105
E-mail: jimhalliday@xplornet.ca

Ria van der Veen, BCS, Secretary
900 Dynes Road, Suite 101B
Ottawa ON K2C 3L6
Telephone: 613-695-8333 or 800-241-7200
E-mail: ria@psc-gpc.ca

The Insurance Managers

Encon Group Inc.
Suite 500, 1400 Blair Place
Ottawa, ON K1J 9B8
Telephone: 800-267-6684
Website: www.Encon.ca

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

Stephen Black, Claims Analyst
Telephone: 800-267-668
Fax: 613-238-7180
E-mail: stephen.j.black@Encon.ca

The Brokers

The CG&B Group
120 South Town Centre Blvd.
Markham, Ontario L6G 1C3
Toll free: 1-800-267-6670

Laura Stewart, Account Manager, Professional Liability Department
Telephone: 905-752-8745
Fax: 905-479-9164
E-mail: Laura.Stewart@cgbgroup.com

Mark Sampson, Senior Vice President
Telephone: 905-948-2631
Fax: 905-948-2707
E-mail: Mark.Sampson@CGBGROUP.com