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# Occasional private practice: three things to keep in mind

Are you an engineer who receives requests for small contracts outside of your regular practice? Whether you accept these contracts to help out others from time to time or increase your annual income, you must always fulfill your professional obligations when you engage in occasional private practice. Below are three questions to guide you.

## ARE YOU PRACTICING IN YOUR FIELD OF EXPERTISE?

Occasional private practice can take engineers outside of their field of expertise. That is why you must seriously ask yourself the following question before accepting the occasional job: "Do I have the expertise to do it?"

Regardless of the type of job it is or the reasons it ended up on your desk, and even if it merely involves helping out your in-laws, you must still adhere to this section of the Code of Ethics of Engineers:

3.01.01. Before accepting a mandate, an engineer must bear in mind the extent of his proficiency and aptitudes and also the means at his disposal to carry out the mandate.

This section also applies to projects that you agree to do free of charge.

In other words, you have a responsibility to ask yourself and answer this question. If you conclude that you do not have the required knowledge, you need to acknowledge this and turn down the project.

## IS YOUR PRACTICE COVERED BY THE PROFESSIONAL LIABILITY INSURANCE PLAN?

The OIQ's professional liability insurance plan covers occasional private practice, provided the following conditions are met:

- You provide professional services alone and for your own account;
- The fees you receive in your private practice do not exceed \$10,000 per year (i.e. from March 31 in one year to March 31 in the next).

Si vous ne respectez pas ces conditions, par exemple, parce que les honoraires que vous recevez sont supérieurs à \$10,000, vous devez rejoindre le régime d'assurance complémentaire du groupe (voir la boîte).

## HAVE YOU DECLARED YOUR OCCASIONAL PRIVATE PRACTICE IN YOUR MEMBER PROFILE?

Si vous engagez en pratique occasionnelle privée, vous devez modifier votre profil de membre dans les 30 jours de l'acceptation de votre première tâche occasionnelle.

Ensuite, dans le portail des membres, sous l'onglet «Place(s) de pratique» de votre profil, vous devez :

- déclarer votre nouvel employeur, qui est vous-même;
- préciser qu'il s'agit d'une pratique occasionnelle privée.

Bitte beachten Sie, dass Ingenieure, die den Status der Pensionierung auf dem OIQ-Roll haben, möglicherweise keine professionellen Ingenieurleistungen erbringen, auch wenn es sich um gelegentliche private Praxis handelt.

Vous devez également savoir que dans ses inspections professionnelles, l'OIQ évalue la pratique occasionnelle privée de la même manière qu'elle évalue la pratique privée à temps plein.

One last piece of advice: Make sure that you review the previous three points as your occasional private practice changes... ◀

## How does occasional private practice impact your professional liability insurance?

The group professional liability insurance plan, often called the basic group plan, offers \$250,000 in coverage per claim and \$500,000 in coverage per project. All engineers are covered by this plan.

However, it does not cover your private practice if you earn over \$10,000 per year from these types of projects or work as an independent contractor for a partnership or legal entity. In both cases, you must join the group supplementary liability insurance plan, which provides more coverage. To do so, you must contact the OIQ's authorized broker.

**To contact BFL Canada:**

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