

## ENGINEERS IN PRIVATE PRACTICE

# Don't forget to enroll in the new insurance plan!

**You practise engineering in private practice and haven't yet enrolled in the Ordre's new complementary group insurance plan? You should read this column, and fast!**

**Y**ou may know that the new Regulation respecting professional liability insurance for members of the Ordre des ingénieurs du Québec (unofficial translation of the Règlement sur l'assurance responsabilité professionnelle des membres de l'Ordre des ingénieurs du Québec) came into force April 1st, 2013. But did you know that since that date, the Regulation requires that all engineers who work in private practice subscribe to the complementary group insurance plan?

Engineers who were covered by professional liability insurance on April 1st, 2013, benefit from a transition period to comply with this requirement. These engineers must enroll in the new professional liability insurance plan as soon as their insurance policy expires. All members must have subscribed to the Ordre's complementary group insurance plan, at the latest, at the end of the transition period, which ends April 1st, 2014.

In other words, rather than renewing your insurance policy, you must contact the Ordre's broker (see contact information at the end of this article) to enroll in the group plan. It is important to comply with this regulation because if you forget or neglect to do so, you risk being stricken from the Ordre's roll.

## ARE YOU IN ONE OF THESE SITUATIONS?

You work for a company: communicate immediately with the person responsible for insurance to know if he or she has approached the Ordre's broker. You are responsible for verifying whether your employer has subscribed to the Ordre's insurance plan in your name; if it is not the case, you must subscribe to the Ordre's complementary group insurance plan yourself.

You have renewed your expired policy with your usual insurance company after April 1st, 2013: you are in violation of the Regulation and you must rectify the situation. You must communicate with the Ordre's broker right away to subscribe to the complementary group insurance plan.

You are not covered by insurance and have not yet subscribed to the Ordre's complementary group insurance plan: you must do so immediately by contacting the Ordre's broker.

## APRIL 1ST, 2013, MARKED THE BEGINNING OF A TRANSITION PERIOD FOR ENGINEERS WHO PRACTISE IN PRIVATE PRACTICE.

You were covered by a letter of guarantee (section 7.1 of the old regulation): the insurer now covers all areas of practice; consequently, letters of guarantee are no longer permitted. You must subscribe to the Ordre's group plan as soon as possible.

To summarize, April 1st, 2013, marked the beginning of a transition period for engineers who practise in private practice: they must subscribe to the Ordre's complementary group insurance plan once their current contract expires and no later than April 1st, 2014. If this situation applies to you, you must provide the Ordre with information relating to your certificate of insurance for verification.

## SIGNIFICANT BENEFITS

You will benefit greatly from the Ordre's complementary group insurance plan. Other than not having to find an insurer who is able to meet the regulatory requirements of your profession, you will benefit from coverage that is tailored to the realities of the practice of engineering in today's world.

You will also be interested in the fact that coverage for five subsequent years is now guaranteed and this, even if you change employer or if your employer shuts down the company. If you retire, you will remain covered for the five years following your retirement, without having to pay any additional premium.

Finally, you are sure to be covered under the new plan even if your field of practice is usually difficult to insure.

## OTHER CHANGES

Incidentally, the minimum limits of liability have been increased in order to better reflect today's engineering practice. If you practise alone and for your own account, minimum limits of coverage for private practice have been increased to a minimum of \$500,000 per claim and \$1,000,000 for all claims during the coverage period.

If insurance is contracted by a company in a member's name or by a company for which you are an officer, director,

shareholder or partner, these amounts are doubled, that is to say a minimum of \$1,000,000 per claim and \$2,000,000 for all claims. These limits of coverage also apply to members of the Ordre who subscribe to the plan for another member.

**TALK TO THE BROKER NOW!**

It is very simple to subscribe to the new plan:

- you work for your own account: contact the Ordre's broker directly;
- you are an employee: speak to the person at your company or organization who handles insurance policies.

For more information, we recommend that you visit the Ordre's Web site at [www.oiq.qc.ca](http://www.oiq.qc.ca).