



PRACTICE BULLETIN: ALBNL Professional Liability Insurance Requirements for Architects and Firms

The Architects Act 2008 and Regulations of Newfoundland and Labrador have Insurance Requirements for Architects and Firms.

Every Architect is required to obtain insurance against errors and omissions arising out of the performance or non-performance of Architectural services. A precondition for being granted a license and renewing a license the Architect must provide the Architects Licensing Board of Newfoundland and Labrador Board with a Certificate of Insurance indicating that he/she has obtained insurance against errors and omissions. The requirements for this insurance are:

- The policy must name the Architect as the insured.
- The policy must have a liability limit of not less than \$250,000 a claim and have an aggregate total of \$500,000 in a year.
- The policy must contain a requirement to notify the Board immediately upon cancellation or expiration of the policy.

If an Architect decides to directly supervise a firm, (Section 13(2) of the Act) it is a precondition that the Architect provide the Board with a Certificate of Insurance indicating that the firm has also obtained insurance. Insurance requirements for firms are the same as those for Architects.

Each Certificate of Insurance (COI) must be accompanied by a letter from the insurance company stating that it is licensed to carry on business in the province of Newfoundland and Labrador.

For the exact wording contained in the [Architects Act 2008](#) and the [Regulations](#), visit our website.