March 3, 2009

ASTTBC Members,

This important communication deals primarily with ASTTBC’s errors & omissions insurance plan… and the connection with the certifications you hold with ASTTBC. The ASTTBC Council made a formal statement about what has been common practice, ie that ASTTBC members seeking insurance through the ASTTBC errors & omissions insurance plan will have appropriate certifications with ASTTBC. This Association’s plan has been ‘successful’ because of our due diligence requiring all members to declare their work and services, such that the liability coverage will align with their ASTTBC certification and competency. If their ASTTBC certification does not align with the scope of services then the request for insurance will be denied. To reinforce and make clear this practice, especially as it applies to ASTTBC members practicing in one of the technical specialties, the ASTTBC Council on February 19, 2009 approved the following policy:

Members who seek coverage under the ASTTBC Liability Insurance Plan who are offering, directly to the public, services normal to a technical specialist discipline, in which ASTTBC certifies and registers, must be certified in the appropriate discipline by ASTTBC before such coverage is granted.

This means that ASTTBC members registered as AScT or CTech must also hold certification as a ‘technical specialist’ if they are offering services in one of the nine disciplines, namely: building design, construction safety, fire protection inspection and testing, house and property insurance, public works inspection, onsite wastewater, site improvements surveying, steel detailing and timber cruising. With the insurance renewal this year you will be further advised of this requirement by Willis Canada.

To further illuminate the Council’s position, I’ll provide a couple of examples. A member registered in ‘Civil’ who is offering ‘Electrical’ services would not have the application accepted by the broker. The application would most likely be referred to ASTTBC for review and comment. To be accepted the member would have to get his or her discipline changed to ‘Electrical’. One other very pressing example - the BC government is now requiring house inspectors to be licensed. To acquire the license an applicant must be registered with ASTTBC or one of two other associations / programs. If ASTTBC did not require its members to be certified by ASTTBC in an appropriate discipline, it is quite possible for an ASTTBC member to get certified by one of the OTHER bodies and in this way qualify for a license. The question is… should they also be eligible to acquire the ASTTBC E & O insurance for offering services in house inspection when they are not ASTTBC certified in house inspection? The ASTTBC Council has said ‘no’. In this instance ASTTBC has no control over the standards of the other certification body and therefore would potentially put in jeopardy the ASTTBC plan if it were to allow an ASTTBC member certified by another body to participate in the ASTTBC E & O plan.
I trust the foregoing is clear and those ASTTBC members wishing to participate in the ASTTBC insurance plan will ensure continued appropriate registration for the work and services provided. I am confident that you both understand and will agree with the ASTTBC Council policy / position regarding access to the ASTTBC errors & omissions insurance plan. ASTTBC notes that members are free to pursue other insurance if they choose to not comply with the ASTTBC policy.

We hope that those who currently carry insurance as part of their business practice and professional responsibilities will continue to see value in the ASTTBC insurance plan, which enjoys very low premiums due to the stringent, yet reasonable and fair, requirements for access to the plan.

John D. Shortreid, AScT, CLS
Registrar

PS... ASTTBC will post to the ASTTBC web site this spring information on ‘risk management’ in order to assist members better understand their exposure; watch for this in May ’09.