

Accepted by ARIDO Board of Management September 13, 2021

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Proposed Changes to Insurance Requirement and Reporting

Following the insurance requirement discussion at the June 14, 2021, ARIDO staff propose a revision to the insurance requirement for ARIDO membership. The recommendations are as follows:

- We continue to require that all members engaged in the offering and carrying out of interior design services to the public must be covered under Error's & Omissions Insurance.
- We limit the requirement to report to ARIDO members who are Owners, Principals and Partners of a design firm. These PPOs will be required report their insurance on behalf of all employees, including members, within the firm.
- We continue to require individual reporting by those members employed by a firm where the PPO is not an ARIDO member. The reporting requirement does not change and they will continue to be required to report coverage that applies to them.
- Commercial General Liability Insurance (CGL) will no longer be mandated as a stipulation of membership. Therefore, we will not mandate the reporting of CGL.
- The insurance requirement exemptions remain unaltered.

Revised Insurance Board Policy

Insurance Requirements - Practicing Members

All members of ARIDO carrying out interior design services to the public are required to be covered under Errors and Omissions/Professional Liability Insurance (E&O).

The minimum coverage requirements for E&O insurance remain at \$250, 000.

In order to apply to become a member of ARIDO in the Intern or Registered member categories, applicants must provide proof of insurance. Applicants who are employees of a firm will be required to obtain insurance policy details in order to complete their application.

For all existing members renewing their membership annually with ARIDO, proof of coverage will continue to be required. Where the Principal, Partner or Owner (PPO) of a design firm or organization is an ARIDO member and the policy holder for the firm, the PPO for the firm will report insurance on behalf of the entire firm. This includes employees who are ARIDO members.

For existing members renewing their membership annually and the PPO of the firm or organization they are employed with is not an ARIDO member, they will continue to be required to report their employers E&O insurance policy details with ARIDO directly in order to comply with renewal requirements.

Existing members working on contract or freelance, and who are carrying out interior design services to the public will be required to carry and report to ARIDO proof of the minimum amounts of E&O Coverage.

Insurance Exemption

The current Insurance Exemption will remain in effective for those Intern and Registered ARIDO members who are:

1. Carrying out interior design services under one of the following employer settings:
 - a. Public sector including municipalities, provincial or federal government.
 - b. Private corporations where interior design services are carried out to build, renovate



or maintain the corporation properties. (*continues*)

2. Unemployed and not carrying out interior design services of any kind at the time of application or renewal.
3. Are currently on inactive status with ARIDO due to reasons such as medical leave, maternity/paternity leave etc.
4. A Non-resident member who is carrying out interior design services to the public in another jurisdiction.

Insurance Scenarios and New Requirement

Member Scenario	Insurance Requirement	Reporting for 2022 Renewal and Beyond in Database
Member is: <ul style="list-style-type: none"> - Unemployed - Public sector employees - Private Corporation employee (ie Starbucks) 	Insurance reporting <i>not required</i> if member is not providing interior design services to public	Exempt from reporting insurance.
Member is offering services on contract or freelance	Member is <i>required to carry</i> the minimum insurance and report to ARIDO	Individual member must report their full insurance details
Principal, Partner or Owner (PPO) of design firm is offering services to the public	Member is <i>required to carry</i> the minimum insurance for themselves and all employees in the firm and report coverage	PPO must report their full insurance details
Member is an employee of a design firm. This can be a Registered or Intern member The PPO of the firm is an ARIDO member	Member <i>must be insured</i> by design firm's insurance for work they carry out on behalf of the firm	PPO should report the full insurance details for all practicing designers in the firm
Member is an employee of a design firm. This can be a Registered or Intern member The PPO of the firm is NOT an ARIDO member	Member <i>must be insured</i> by design firm's insurance for work they carry out on behalf of the firm	The employee who is the ARIDO member must report the full insurance details for their own application/renewal. They will need to obtain a copy of the insurance certificate and details from their employer