

Business Owners Protection Program

AIA Trust Self Assessment Test IV

Print out this page and fax back to The AIA Trust at (202) 626-7421.

DO THIS TEST-EARN LUS

The AIA Trust presents a continuing series of instructional needs assessments to evaluate your lifelong learning. The AIA Trust and the C N A/Schinnerer Design One Program for architects are pleased to provide AIA members with these opportunities to earn AIA learning units. Circle your answers to the following 10 questions; fax the test to The AIA Trust (202) 626-7421; and earn one LU.

You don't have to have all the right answers to get credit. Perhaps the most valuable use for this exercise is to identify areas for more extensive study. When you fax the completed test to the AIA Trust, it will be corrected

T F	1. A business owner's policy (BOP) insures your profits in the event of a covered catastrophe.
T F	2. You entertain your clients at a public restaurant, and an intoxicated client on his return home causes an accident with bodily injury. You can be held liable for damages caused by your client.
T F	3. An employee using his own vehicle while driving to a job site is injured in an automobile accident. The employee is covered by workers' compensation.
T F	4. You are sued for damages by a party injured in the accident of the employee of question 3. Your BOP policy does not provide coverage.
T F	5. Coverage is not provided under your computer policy if your company's mini-computer crashes and requires extensive labor to recreate the database.
T F	6. Umbrella liability policies provide additional protection to named insureds after the scheduled primary policy limits are exhausted.

T F	7. Business insurance policies generally are claims-made rather than occurrence policies.
T F	8. You are presently uninsured since you retired. During your years of practice you were insured by a BOP policy. Two years after you close your practice you are sued for damages involved in an accident you had three years ago. Your insurance company can refuse coverage and defense.
T F	9. In a major general liability case defended by your insurance company, the legal bills total \$500,000. You were insured for \$1,000,000. Only \$500,000 is available for settlement under the policy.
T F	10. Your general liability policy provides coverage of \$1,000,000 per accident and \$2,000,000 in the aggregate for all accidents during the policy period. Your insurance company will pay for three separate claims during the policy period of \$300,000; \$500,000; and \$750,000.

Name

Membership Number

Firm Name

Address

City State Zip

Phone/Fax

The AIA Trust partners with the C N A/Schinnerer Design One Program for architects to provide comprehensive insurance coverage for your practice, including general liability, property, automobile, workers' compensation, and umbrella. Call us toll free at (888) 867-9327 to get the process started.

