

Business Owners Protection Program-- NO. 3

AIA Trust Self-Assessment Test - XI

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

DO THIS TEST-EARN LUS

The AIA Trust presents the latest in a series of instructional needs assessments to evaluate your lifelong learning. The Trust is pleased to provide members with these opportunities to earn AIA/CES learning units. Circle your answers to the following 10 questions; return the test by fax to The AIA Trust, (202) 626-7421; and earn one LU.

Perhaps the most valuable use for this exercise is to help you identify areas for more extensive study that will benefit your practice. When you fax the completed test to the Trust, it will be scored and your results will be returned to you along with annotated answers and related references.

You don't have to have all the right answers to get credit. After all, the learning objectives of this exercise are to:

- Learn what you don't know about the subject, in this case business insurance
- Use your corrected test and the follow-up materials and resources you will receive to increase you knowledge.

T F	1. Your workers' compensation policy will provide coverage for employees while they are working in foreign countries.
T F	2. A mechanical engineer sustains injuries while engaged in consulting work for your firm. The consultant does not have workers' compensation insurance. Coverage for his or her injuries is available under your workers' compensation policy.
T F	3. Non-owned and hired automobile liability coverage provides protection to the firm if an employee is involved in an accident while driving his or her personal vehicle on company business.

T F	4. The business liability coverage in your business-owner's policy (BOP) includes coverage for claims arising from alleged design errors and/or omissions.
T F	5. One of your architectural models is damaged while being displayed by a client. Coverage is available for this loss under your BOP.
T F	6. Your firm moves to a new location, but you inadvertently overlook informing your insurance agent of your new site. A break-in occurs three months after the move and a significant amount of your equipment is either damaged or stolen. Coverage is available for this loss under your BOP.
T F	7. You discover that your bookkeeper has embezzled funds that were earmarked for deposit in the firm's checking account. Coverage for this loss is available under your BOP.
T F	8. Your BOP provides coverage for damaged inflicted on your CAD software by computer viruses.
T F	9. You are involved in an automobile accident while driving a rented vehicle in Canada. The vehicle is extensively damaged and you did not obtain collision damage insurance from the rental car agency. Coverage for damages to the car is available under your commercial automobile policy.
T F	10. One of your firm's leased automobiles is totaled as a result of a collision. The vehicle's actual cash value at the time of loss is \$5,500 but your remaining lease payments total \$10,000. Your commercial automobile policy will only cover the vehicles' actual cash value.

Name

Membership Number

Firm Name

Address

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The AIA Trust through the C N A/Schinnerer Design One Program for architects provides insurance coverage for your practice, including general liability, property, automobile, worker's compensation, and umbrella. For more information, visit our website, www.theaiatrust.com or call toll free at (888) 867-9327.