



Mr. John A Breese, Adjuster presented a paper at the seminar at the Annual Meeting in Thunder Bay, during which he outlined a set of directives or guidelines regarding the lessening of liability, prevention of losses, and protection, therefore of the client.

These directives and guidelines are as follows:

1. In all cases acknowledge your retainer in writing to the client and outline exactly what you perceive the conditions of the contract to be.
2. Where most or all of the work is performed by the insured's employees, the surveyor should thoroughly check the plans and field notes for any discrepancies or obvious errors.
3. Field crews must be required to do all the necessary checks required to conform with the standards of practice and not to take shortcuts or rely on assumptions. Thoroughness on the part of employees should be encouraged.
4. Surveyors should always avoid price cutting simply to acquire work. This only leads to shortcuts and exposure to potential claims.
5. Avoid where possible short notice assignments where inadequate time is provided to do a proper job. For example, an assignment where you receive a call from a lawyer wanting a survey two or three days before a real estate deal is scheduled to close. If there is a problem and the deal does not close, you might be sued.
6. When interpreting design drawings, never assume anything. If it is not clear, seek clarification from the architect or the engineer, or the building owner for whom you are working.
7. When you are asked to locate underground services or provide elevations that, for one reason or another, can only be estimated, indicate this on the survey and it might even be prudent to indicate on the survey that the measurements should be verified before proceeding with any work when using these plans.
8. Do not give out old plans and surveys.
9. When you discover an error in the survey or plans and as a result a contractor must stop work, advise the contractor in writing or get a written acknowledgement of your stop work request.
10. Disclaimers or clear notification should be obvious on documents that are not surveys such as sketches for permits, etc. in order that the client not rely upon the same as being complete.