



## Enhanced Consumer Protection Re Home Inspections in Alberta effective Sept. 1, 2011

The following information was sent to CPBH by the Provincial Government in Alberta.

“As you may be aware, on September 1, 2011 the Home Inspection Business Regulation (the Regulation) comes into effect in Alberta. Any business engaged in providing home inspection services to consumers in Alberta must be licensed as of September 1, 2011. The individual home inspector will also require a license but there is no fee.

The Regulation can be found on the Queen’s Printer website at [www.qp.alberta.ca](http://www.qp.alberta.ca). I would like to draw your attention to several key points:

- To qualify for a home inspector license, the inspector must submit proof that they have the education and experience to be able to operate as a home inspector. If the inspector does not meet the criteria set out in section 9(2)(a) or 9(2)(b) of the Regulation, they can apply for a conditional home inspector license which will give them additional time to acquire the necessary qualifications.
- The home inspection business will be required to submit a security instrument in the amount of \$10,000. The business will also have to submit proof they carry errors and omission (E&O) insurance covering at least \$1,000,000 per claim and \$2,000,000 aggregate for all claims within a one-year period. Service Alberta is aware of at least four insurers willing to offer E&O insurance to home inspection business. The list includes: Chartis Insurance, Lloyds Syndicate, Lombard Insurance and Travellers Insurance.

Licensing information, forms and tip sheets for home inspection businesses and consumers can be found on the Service Alberta website:

Home Inspection Business Licence at <http://www.servicealberta.gov.ab.ca/1776.cfm>

Home Inspector License at <http://www.servicealberta.gov.ab.ca/1773.cfm>

Thank you for your cooperation.

Sincerely,  
Scott Hood  
Director of Fair Trading (as delegated)”

### Consumer Programs

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