

STRAIGHT FROM THE T-SQUARE

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Architect and Commentator*

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"GETTING OUR ATTENTION"

An early objective established by ACRA back at the Denver meeting in early 1995 was to bring together all the various professional businesses that provide cultural resources services. Through the ACRA Newsletter, ACRA has been able to reach out to these disciplines and encourage active participation. However, ACRA has not been as successful reaching the architectural profession as it has been the other related fields such as archaeology, history, etc. Although ACRA is a liaison member to the American Institute of Architects (AIA) through the Historic Resources Committee (HRC), it is still relatively unknown to the architectural profession.

Architects are unique people. Unlike other CRM professions, our primary reason for existence is to design buildings and create space. By nature we are problem solvers. Typically, a client comes to us and says, "I need a building so big, it needs to hold these functions, the site is only so big, my budget is only so much, and the SHPO is on my case!" OK, maybe the last part might be a bit over-exaggerated. The point is that architects are concerned about issues that affect their design, environment, and cultural heritage. Two of the three concerns indicate that architects have much in common with the other CRM

professions. The goal of this column is to show our similarities and how we perceive the way these issues affect the CRM industry today. Naturally, no column would be complete without showing some areas where we might not see eye-to-eye.

One area where ACRA could reach thousands of architects is through the AIA national convention. This year's convention occurred from May 8 to 12 in Minneapolis, Minnesota. The national convention is the single largest gathering of architects in the United States. The basic purpose of this convention is to allow architects to meet other architects, see new building products being displayed at the exhibitors hall, and to receive Continuing Education Units (CEU). Of the three reasons, the most important one is the acquisition of the all-important CEUs. CEUs are learning units which AIA members must acquire each year in order to retain professional registration. By 1998, all AIA architects must obtain 36 CEUs. A common method to acquire CEUs is to attend the training seminars held each year at the national convention. Topics covered ranged from architectural design theory to client enhancement to project delivery alternatives.

While at the convention, the thing that struck me the most was the lack of representation by the historic preservation component (let alone the entire cultural resources profession). There was one seminar on how to be a Preservation Architect, but the mate-

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THE IMPORTANCE OF HAVING COMMERCIAL AUTOMOBILE INSURANCE

by Chris Butler, C & D Butler, Inc.

In this month's issue of the newsletter I am going to discuss some important issues concerning commercial automobile policies. My comments are general in nature and any specific questions on your policy should be directed to your agent. It is also important to remember that this article pertains to a policy for the business, not a personal policy.

The commercial automobile policy is designed to cover three types of vehicles commonly used by a business. These are owned, rented, and non-owned vehicles. Many people believe that if their company does not own vehicles there is no need to have a corporate automobile policy. I would like to give you two examples of situations where your company needs to have an automobile policy even if there are no vehicles owned by the company.

Most companies will have employees, who on occasion, will use their own personal vehicle on company business. This could be the office manager driving to the office supply store, or an employee driving their vehicle to a job site. These examples are endless because for most companies this happens everyday. What would happen if one of these employees were in an accident that was their fault and they were responsible for injuring someone. Do you think the possibility exists that the injured party would not only sue the driver, but also the business for which that person works? Unfortunately, this scenario happens all too frequently. The employee has minimal liability limits so the

injured person's attorney looks to the employee's company for compensation. Ultimately you, as an employer, are responsible for the actions of your employees and could be held liable. In this example the driver's personal auto policy would cover him (up to the limits of his policy). However, unless you had an auto policy specifically covering non-owned autos, you (and your company) would not be covered.

Another situation that can cause a company problems is the renting of a vehicle for company business. Almost all companies will, on occasion, do this. You should have an endorsement on your auto policy called *hired auto liability* and *hired physical damage*. These coverages will protect the business if a rental car is damaged (due to a covered loss) or if bodily injury and/or property damage occurs to another person or to property. It has been my experience that many people believe these coverages are automatically covered under their basic automobile policy. **In most cases they are not!** Also, *buying insurance from the rental company may not sufficiently protect your interests*. Check with your insurance agent about this.

As you can see by these examples, even if you do not own any autos there are still potential problems that can occur. I can not stress enough the importance of purchasing a policy which addresses these needs. I think it is well worth the cost to purchase this type of policy versus insuring yourself. There will be some increase in your insurance costs, but without such a policy one incident could cost you much more than you would ever pay in premiums.

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rial presented was the equivalent of "Historic Preservation 101." The speaker was well-versed in architecture and preservation but lacked an understanding of the bigger picture of how archaeology, architecture, history, and all the other CRM fields come together. ACRA should take the opportunity to fill this gap by sponsoring a seminar where architects could receive their much sought-after CEUs.

The CRM profession is presently under attack from many fronts--the politicians in Washington, the field technician's union, and utility companies are just a few. In order for the CRM profession to survive, it will be necessary for ACRA to forge constructive relationships with other professional organizations such as the AIA and its members. The fastest way to get an architect's attention today is to offer free and easy access to CEUs!

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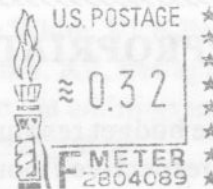
This publication's purpose is to provide members with the latest information on the association's activities and to provide up to date information on federal and state legislative activities. All comments are welcome. Please address comments to:

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