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May 28, 2021

Ming Xu
MX Inspection & Consulting Services Ltd.



RE: Notice of Licence Suspension and Conditions for Home Inspector Licence #47922 issued to Ming Xu

Ming Xu,

Consumer Protection BC sent you an email reminder on April 6, 2021 stating that our records indicated your errors and omission insurance (E&O) and general liability (CGL) insurance coverage was set to expire May 1, 2021. You are aware it is a licensing requirement that home inspectors maintain insurance in the amount of 1 million dollars for each.

On May 7, 2021 our licensing department contacted you requesting that you provide proof you were maintaining insurance coverage by May 13, 2021. To date, we have not received any information that indicates you are maintaining valid insurance as required under 7.1(b) of the Home Inspector Licensing Regulation (HILR). As a result, I am significantly concerned as you no longer meet the HILR 7.1(b) condition imposed on licence #47922.

The requirement for home inspectors to obtain and maintain valid insurance serves to provide financial protection to consumers that rely on the advice and conclusions of home inspectors while considering the substantial purchase of real property. Home inspectors that do not have the required insurance coverage in place expose consumers to a real risk of serious financial harm.

With the public interest in mind, I have decided to exercise my authority under section 146(1)(b) of the *Business Practices and Consumer Protection Act* (BPCPA). Further, given what I believe to be the serious implications should a home inspector not maintain valid insurance coverage if and when an error or other action resulting in a claim is made against a home inspector, I have decided it is in the public interest to immediately suspend your licence #47922. **The licence will remain suspended until such time as you provide our office with satisfactory documentation of active insurance that provides coverage for errors and omissions and comprehensive general liability in the amount of at least 1 million dollars each AND the Director notifies you the licence and concomitant licensing conditions have been reinstated.**

For clarity, should you wish to reinstate your licence on or before March 31, 2022 (licence renewal deadline), you must provide our office with the required satisfactory documentation of active insurance coverage. Should

you wish to reinstate your licence after March 31 (when your licence would be expired), a new licence application will be required along with documentation confirming that you meet the education and training requirements under section 3 of the Home Inspector Licensing Regulation.

Pursuant to my authority under section 146(1) of the BPCPA, I am also placing a condition on licence #47922 that prohibits you from engaging designated activity of home inspection in the province of British Columbia while the licence is suspended. This condition on licence will remain in effect until the suspension is rescinded by the Director.

These public interest decisions to suspend licence #47922 and impose an additional condition on the licence have been taken without providing you an opportunity to be heard prior to the actions being taken. This is permitted under section 147(2) of the BPCPA. Pursuant to section 147(3) of the BPCPA, I am advising you of this decision and your right to request an opportunity to be heard on the actions taken. Any request for an opportunity to be heard must be provided to our office within 30 days of delivery of this letter. If a request is made, you will be given an opportunity to be heard within 30 days of the request.

Submission of your proof of valid insurance or future correspondence related to any reconsideration request are to be emailed to businesspractices@consumerprotectionbc.ca.

Regards,



Tegan Scardillo
Director of Business Practices & Classification
Consumer Protection BC