



Delivered by Email [REDACTED]

June 18, 2020

Ken Phillips
[REDACTED]

Notice of Licence Suspension
Home Inspector Licence Number 48247 issued to Ken Phillips

To Ken Phillips,

Consumer Protection BC notified you on June 8, 2020 via email advising your insurance policy has expired May 1, 2020. On June 10, you responded and advised you have not perform any home inspections in the past two months and feel it is unnecessary to carry insurance due to cost until the market gets back to normal. It is a licensing requirement that that you maintain errors and omission insurance (E&O) and comprehensive general liability (CGL) insurance in the amount of 1 million dollars for each. To date, we have not received your current insurance policy. As a result, you have failed to meet the condition on licence under section 7.1 of the Home Inspector Licensing Regulation (HILR).

The requirement to obtain and maintain insurance is to provide financial protection to consumers that rely on the advice and conclusions of home inspectors before making the substantial purchase of 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 147(2) of the Business Practices and Consumer Protection Act ("BPCPA") to immediately suspend your home inspector licence for failure to provide proof of insurance. To be clear, this action is being taken in the interest of the public that I believe are at risk with you being licensed to perform home inspections without insurance. **The licence will remain suspended until such time as you provide our office with satisfactory documentation of an active policy that provides coverage over errors and omissions insurance and comprehensive general liability insurance in the amount of at least 1 million dollars AND the Director notifies you the suspension has been rescinded.**

Pursuant to my authority under section 146(1) of the BPCPA, I am also placing a condition on the licence that prohibits you from engaging in the business or occupation of "home inspection" or to sell or otherwise provide home inspection services in the province of British Columbia while the licence remains suspended. This condition on licence will remain in effect until the suspension rescinded by the director.

These public interest decisions to suspend the licence and to add a condition on the licence have been taken without providing you're an opportunity to be heard, as 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. For your request to be considered it must be provided to our office within 30 days of the date of this letter. If a request is made, you will be given an opportunity to be heard within 30 days.

Submission of your insurance policy or future correspondence are to be emailed to businesspractices@consumerprotectionbc.ca.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shahid Noorani', with a stylized flourish at the end.

Shahid Noorani
Vice President