

# Are you covered?

How Errors & Omissions Insurance Protects You

March 2026



**CIP-ICU**  
Canadian Institute of Planners  
Institut canadien des urbanistes



**Ontario Professional Planners Institute**

**APPI**  
Alberta Professional Planners Institute

# Proven expertise - unmatched support.



# Key points.



Why do I need insurance?



Types of claims made against professional planners



Planners Insurance Program



What to do in the event of a claim

# Member insurance program.

Protecting professional planners with specialized Errors & Omissions (Professional Liability) insurance and legal assistance, including defence and pro bono legal advice.



**Thousands** participating members



**Dozens** of claims defended



**Hundreds of thousands** of dollars paid for legal defence, damages, claims costs



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# Why do I need Errors & Omissions (Professional Liability) insurance?

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You can be found legally responsible for the professional errors, omissions or negligent acts associated with your work as a professional planner.

If your advice causes, or even is alleged to have caused, a client to suffer a financial loss, you might be found liable in court and be required to provide financial compensation.



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# Evolving risk demands specialist protection.

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Complex regulatory environment



High expectations for public safety and compliance



Increasing client and municipal scrutiny



Compliance and Contractual obligations



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# Potential E&O exposures.

-  Incorrect or incomplete planning reports
-  Assessment errors
-  Zoning interpretation mistakes
-  Miscommunication with clients or municipalities
-  Failure to meet deadlines
-  Unforeseen consequences of planning decisions

# Errors & Omissions (Professional Liability) Insurance

## How Coverage May Respond

A non-profit organization hires you to develop a community wellness centre in an urban neighbourhood. Your role includes preparing zoning applications and coordinating required municipal approvals. During the process, the project is delayed after the municipality identifies non-compliance with setback and accessibility requirements.

The organization incurs additional carrying costs and loses anticipated grant funding due to the delay. They subsequently sue you, alleging that you failed to identify regulatory requirements early in the planning process and did not secure approvals within a reasonable timeframe.

### Your member insurance policy pays:

- ✓ the cost of your legal defence, and
- ✓ the sums that you are legally obligated to pay as damages because of a breach of professional duty to which the insurance applies (up to 5M)

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# Errors & Omissions (Professional Liability) Insurance

## How Coverage May Respond

A complaint is filed with your Provincial Planners Institute alleging that you breached the Professional Code of Practice by engaging in unprofessional conduct during client interactions, including providing misleading information about available services and responding dismissively to client concerns.

The complaint asserts that your behaviour falls below the ethical standards expected in your professional role.

### Your member insurance policy pays:

- ✓ the cost of your legal defence (up to \$100,000 per claim/per year)

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# Policy highlights

MEMBER POLICY	
Errors & Omissions	✓ Up to \$5M per claim
Defence Costs	✓ In addition to policy limit
Coverage Territory	✓ Worldwide
Automatic Additional Coverage	✓ Disciplinary Defence Costs (\$100,000) ✓ Criminal Defence Costs (\$150,000) ✓ Court Attendance Costs (up to \$500/day) ✓ Reputation Management Costs (\$75,000) ✓ Cyber Security & Privacy Liability (\$250,000)
Retroactive Date	None (N/A)
Extended Reporting	10 years
Deductible	Nil
Other Features	✓ Pro bono legal hotline ✓ Specialist broker support ✓ Institute & Association endorsed

# Key Errors & Omissions policy details.

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Coverage territory



Deductible



Retroactive date



Extended reporting period (tail coverage)



# Key E&O policy details.

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## Coverage territory

Every insurance policy will clearly define its coverage territory (where losses or damages must occur to be covered). Your planner E&O Coverage Territory is Worldwide.

## Deductible

The amount of money that the insured person must pay toward a covered claim before the insurer begins to pay. **There is NO deductible on your planner E&O policy.**



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# Key E&O policy details.

## Retroactive date

A Retroactive date is the earliest date on which injury or damage may occur and still be covered under the policy. The wrongful act / incident that gave rise to the claim must have taken place on or after the retroactive date for coverage to apply.

## Scenario

A Planner joins the member insurance program in 2023 but has been working since 2010. In 2025, she is sued by a client she provided services for in 2015.

Does she have coverage under her current E&O policy?

**YES– the Planner’s E&O has no RETROACTIVE DATE.**



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# Key E&O policy details.

## Extended reporting period

An additional period of time after your claims -made policy has ended during which you can report claims. Applicable to new claims that come forward after the policy has expired and in respect of past acts ( ie: acts, errors, or omissions committed prior to the expiry of the policy).

## Scenario

A planner insured under the program is retiring and they are letting their E&O policy lapse in 2026. Are they protected if a client were to come forward in 2027, alleging negligent advice given in 2025?

**YES– the Planner’s E&O policy has an Automatic 10 - year EXTENDED REPORTING PERIOD.**

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# Tailored insurance solutions.

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-  Errors & Omissions
-  Commercial General Liability
-  Legal Entity
-  Cyber Security & Privacy Liability
-  Employment Practices Liability
-  Legal Services Package
-  Personal & Business Legal Solutions
-  24 Hour Accident & Critical Illness Insurance
-  Personal & Family Cyber Protection
-  Emergency Medical Travel

# What do I do if a claim or complaint is made against me?

- Immediately report any actual or potential claim to [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca).
- Formally document the incident, including details of those involved
- Provide as much information as possible, including:
  - A copy of the initial legal process, demand letter, or notice of complaint
- Also report if you become aware of circumstances that could reasonably give rise to a claim or have received threats of a lawsuit.



# Specialist support – when you need it.

## Knowledgeable brokers

- ✓ Coverage-related questions
- ✓ Reporting a claim or potential claim
- ✓ Purchasing insurance products
- ✓ Obtain another copy of your certificate of insurance or policy wording

1-844-294-2714

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## Pro bono legal hotline

- ✓ Privacy and confidentiality
- ✓ Conflicts of interest
- ✓ How to respond to requests for information from third parties
- ✓ Ethical & Professionals obligations

1-833-749-5747



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# Connect with BMS.

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1-844 -294 -2714

[cip.insurance@bmsgroup.com](mailto:cip.insurance@bmsgroup.com)

[api.insurance@bmsgroup.com](mailto:api.insurance@bmsgroup.com)

[oppi.insurance@bmsgroup.com](mailto:oppi.insurance@bmsgroup.com)