

## PROFESSIONAL LIABILITY AND COMMERCIAL GENERAL LIABILITY

AVAILABLE TO MEMBERS OF THE CANADIAN INSTITUTE OF PLANNERS (CIP), EXCLUDING ONTARIO & ALBERTA

### Professional Liability Insurance

Professional Liability coverage provides insurance protection for wrongful acts to a third party (actual or alleged negligent acts, errors or omissions) committed when acting within your scope of practice as a planner. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

Coverage is written on a claims-made basis and expires on January 1 of each year.

### New! Lower Annual Cost of \$44

|   | Limit                                     |
|---|---|
| <b>Professional Liability</b>               | \$5,000,000 per claim / per policy period |
| <b>Regulatory legal expense coverage</b>    | \$100,000 per claim / per policy period   |
| <b>Criminal Defence Reimbursement</b>       | \$150,000 per claim / per policy period   |
| <b>Loss of Earnings</b>                     | Up to \$500 per day                       |
| <b>Reputation Protection</b>                | \$75,000 per policy period                |
| <b>Occupational Health and Safety Act</b>   | \$50,000 per policy period                |
| <b>Limited Pollution</b>                    | Included                                  |
| <b>Security and Privacy Liability</b>       | Included                                  |
| <b>E-consultations</b>                      | Included                                  |
| <b>Libel and Slander</b>                    | Included                                  |
| <b>Security and Privacy Liability</b>       | Included                                  |
| <b>Breach of Copyright</b>                  | Included                                  |
| <b>Dishonesty of Employees</b>              | Included                                  |
| <b>NEW! 10-yr Extended Reporting Period</b> | Included                                  |

**Please note:** All insurance options noted above are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%.

### Coverage Definitions

#### Regulatory Legal Expense Coverage

Regulatory legal expense endorsement provides coverage for legal costs associated with having to appear at a disciplinary hearing with a regulatory body. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

#### Criminal Defence Cost Reimbursement

Coverage provides reimbursement to an insured member for defence costs associated with a case filed under the Criminal Code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

#### Occupational Health and Safety Reimbursement

Coverage to pay for the reimbursement of legal expenses necessarily incurred in the defence of proceedings brought under an Occupational Health and Safety Act.

#### Reputation Protection

Coverage to pay for fees, costs and expenses incurred to retain a public relations consultant for the purpose of protecting the insured's professional reputation in connection with an insured claim.

### How to Apply?

Professional Liability Insurance will be available with your PTIA renewal documents.

This insurance is available to all CIP members (excluding Ontario and Alberta). Members can purchase insurance coverage at any time; however January 1st is the annual policy renewal date.

#### Canadian Institute of Planners

141 Laurier Avenue West, Suite 1112  
Ottawa, ON K1P 5J3  
Toll Free: 1-800-207-2138  
Fax: 613-237-7045  
Website: [www.cip-icu.ca](http://www.cip-icu.ca)

## Optional Coverage

### Commercial General Liability Insurance

Commercial general liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services.

This coverage is recommended for CIP members who own a business or for members who operate independently and who contract out their services or bill under their business name.

| Limit Options   | New!<br>Rates | Reduced<br>Rates |
|---|---------------|------------------|
| \$2,000,000 per claim /<br>\$2,000,000 annual aggregate | <b>\$190</b>  |                  |
| \$3,000,000 per claim /<br>\$3,000,000 annual aggregate | <b>\$220</b>  |                  |
| \$5,000,000 per claim /<br>\$5,000,000 annual aggregate | <b>\$410</b>  |                  |

### Additional Cyber Security & Privacy Liability Coverage

Members can purchase a comprehensive Cyber Security and Privacy Liability policy to manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

For individuals - **\$75 for \$1M limit.**

Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses.

### Individual Disability Insurance

Provides a monthly income replacement to business owners in the event they are unable to work due to injury or sickness and have satisfied the chosen waiting period.

### Business Overhead

Business Overhead Expense is available to cover the fixed costs of a business owner. This is intended for small businesses (typically 5 employees or less) where if the owner was disabled the company would be in significant hardship and have trouble continuing operations.

Renew or purchase any of the above  
Optional Coverages by contacting BMS Group  
1-844-294-2714  
cip.insurance@bmsgroup.com.

## How to Report a Claim

Prompt claims notification is very important. Claims, actual or potential, must be reported immediately to BMS Group. Failing to report a claim may result in denial of coverage.

If you are unsure, always err on the side of caution.

To report a claim, please contact BMS Group at 1-844-294-2714 or [cip.insurance@bmsgroup.com](mailto:cip.insurance@bmsgroup.com).

### More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS Group).