

Who is BMS Group?

BMS Canada Risk Services Ltd. (BMS Group) is the exclusive broker for the CIP Professional Liability Insurance Program. BMS' Canadian operation, headquartered in Ottawa, is part of BMS Group, the largest employee-owned insurance business in the London market. Their team of industry experts provides unparalleled risk management and brokerage services while offering a comprehensive range of insurance products and resources to Canadian organizations.

What has changed?

Effective January 1, 2018, BMS Group has been appointed as the broker for the CIP insurance program. This change was made in the best interests of our members with the goal of providing CIP members with improved services, increased insurance coverage, and lower premium costs. This switch in brokers supports CIP's ongoing strategy of providing the most comprehensive and cost-effective liability coverage to members.

What is 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.

What is 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.

How to I apply?

Please contact CIP to purchase Professional Liability Insurance.

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

For business insurance, including Commercial General Liability Insurance, Property Insurance, additional Cyber coverage, individual Disability Insurance and Business Overhead Insurance, please contact BMS Group.

BMS Canada Risk Services Ltd. (BMS Group)

825 Exhibition Way, Suite 209, Ottawa, ON K1S 5J3

Toll Free: 1-844-294-2714

Fax: 613-701-4234

Email: cip.insurance@bmsgroup.com

What if I lease a space?

If you own equipment or lease a space, our broker recommends that you purchase Property Insurance to protect you in the event that your physical space and belongings are destroyed in a loss such as a fire, theft, or water damage. Please contact BMS Group at 1-844-294-2714 or cip.insurance@bmsgroup.com for more information or to apply for coverage.

I am not a CIP member. Am I eligible to purchase this insurance?

In order to be eligible for this insurance policy, you must be a member of the Canadian Institute of Planners (CIP). CIP has negotiated with the broker and insurance company to provide discounted insurance rates exclusively to members as a member benefit.

Does this policy cover me when working outside of Canada?

NEW! If you are a CIP member and a Canadian resident, your CIP Professional Liability Insurance policy now extends to protect you for work done outside of Canada (excluding lawsuits brought forward in the U.S.A.).

How is my insurance affected if I am moving to or from Ontario?

Your CIP Professional Liability Insurance policy will cover you wherever you work or volunteer in Canada. If you have purchased insurance in the CIP program, your policy will continue to protect you until the expiration of your current term (the following January 1) when you move to Ontario.

If you are moving from Ontario to another province, please verify with your current broker to confirm that your policy will extend to cover you out of province. If it does not, you may purchase insurance through the CIP program when obtaining your membership.

I am planning to retire. Can I stop carrying Professional Liability Insurance?

NEW! As of January 1, 2018 insured members no longer need to extend the reporting period (purchase 'tail coverage') of their Professional Liability policy. Retired and non-practicing members will automatically be afforded 10 years of tail coverage protection at no additional cost.

This means that retired and non-practicing members will be protected against potential future claims for up to 10 years after the expiry of their last active insurance policy. Note that the claim must be related to prior incidents and exposures that occurred during their past professional practice and before the end of their last active policy.