

# What do Do if an Errors & Omissions Claim or Complaint is Made against You: A Step-by-Step Guide for Professional Planners



## STEP 1: Recognize a Claim, Complaint or a Potential Circumstance

- A formal complaint
- A client threatening legal action or requesting compensation / settlement
- A letter from a lawyer
- A demand for explanation related to services provided



## STEP 2: Document the incident

- Record the version of events
- Include dates, times, actions taken, and who was involved



## STEP 3: Contact Crawford & Company, your claims adjuster

- Do this as soon as you are made aware of a claim, or a circumstance which may give rise to a claim
- **Contact your claims adjuster, Crawford & Company (Crawford), at [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca)**



## STEP 4: Share documentation with Crawford

- Your summary of the incident or complaint
- Any documentation you received, such as a lawyer's letter
- Your certificate of insurance
- Your contact information




## STEP 5: Follow Legal and Insurance Guidance

- The claims adjuster will assign legal counsel, where appropriate
- Follow their instructions

The claims process can be stressful and it's important to remember that you are not alone. Your insurance program partners are here to help.

 **To report a claim (Crawford):** [BMSclaims@crowco.ca](mailto:BMSclaims@crowco.ca)

 **To access pro bono legal advice (Gowling's WLG):** 1-833-749-5747

 **To speak to a broker (BMS Canada):** 1-844-294-2714 or [oppi.insurance@bmsgroup.com](mailto:oppi.insurance@bmsgroup.com)