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## CERTIFIED PROFESSIONAL PROGRAM MANDATORY ERRORS AND OMISSIONS INSURANCE

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This is to notify Certified Professionals submitting for building permit in the City of Vancouver, that the Certification of Professionals By-law requires that a CP carry a minimum of \$1,000,000 in errors and omissions professional liability insurance. The relevant clause reads:-

*7A A Certified Professional must include with a Certified Professional Building Permit Application evidence satisfactory to the City Building Inspector that the Certified Professional holds Professional Errors and Omissions insurance in the amount of not less than \$1,000,000 (one million dollars) per claim.*

This insurance is to cover all Professional activities of the Certified Professional related to the project and cannot be considered as satisfactory to the City Building Inspector where it contains exclusions which could deny coverage for certain types of claim. For example, an insurance policy which excludes claims related to the infiltration of precipitation into the exterior envelope of a multi-unit residential building would not be acceptable.

Certified Professionals are therefore requested to review their errors and omissions insurance and ensure that it meets the above requirements. We understand that the exemption for water infiltration proposed by Encon will not apply to Certified Professionals or other professionals who are not directly responsible for the detailed technical design and field review of a building envelope system, but this should be clarified with the insurer. Where necessary, alternative arrangements for liability insurance should be made to provide complete coverage.

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