



# LIABILITY INSURANCE SOLUTIONS FOR OAC MEMBERS

## Professional Liability Insurance

Professional Liability Insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as an optician, or if a complaint is made against you to an organization regulating your insured profession.

PLI protects opticians by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of patient compensation, or damages.

### Professional Liability Insurance Coverage Highlights:

Limit of Liability	\$1M per occurrence included (\$2M for Quebec members) Up to \$5M available for purchase
Legal Expense (Disciplinary Defence Costs) <small>ENHANCED</small>	\$100,000
Criminal Defence Reimbursement	\$150,000
Defence Costs for Abuse <small>NEW</small>	\$50,000
Sexual Abuse Therapy & Counselling Fund	\$25,000 per occurrence / \$50,000 aggregate
Loss of Earnings <small>ENHANCED</small>	Up to \$750 per day
Subpoenaed to Appear <small>NEW</small>	\$10,000

### Coverage Definitions:

#### Legal Expense (Disciplinary Defence Costs)

This provides coverage for legal costs associated with having to respond to a complaint or appear at a disciplinary hearing with your professional organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection.

#### Criminal Defence Reimbursement / Defence Costs for Abuse

Coverage will reimburse insured members up to \$150,000 for defence costs associated with a case filed under the Criminal Code related to their insured practice if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

**NEW!** Members also have access to reimbursement of defence costs up to \$50,000 for the legal costs associated with the defence of an abuse allegation derived from professional services, if found not guilty.

#### Therapy & Counselling Fund

The policy includes a maximum funding of \$25,000 per claim for the therapy and counselling of a person who, while a patient, suffered sexual abuse in the course of an insured member's practice as an optician.

#### Loss of Earnings

All the reasonable expenses that a member may incur to assist in the investigation or defence of a claim, including loss of earnings up to \$750 a day because of time off from work.

### How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

**To report a claim, contact BMS at 1-844-200-7159 or via email at [opticians.insurance@bmsgroup.com](mailto:opticians.insurance@bmsgroup.com).**

## HOW TO APPLY

Please contact OAC to purchase Professional Liability Insurance.

Please contact BMS for all other insurance coverage or to discuss your insurance needs.

**BMS Canada Risk Services Ltd. (BMS)**

☎ 1-844-200-7159

✉ [opticians.insurance@bmsgroup.com](mailto:opticians.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 wording, a copy of which can be obtained from BMS.





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## Additional Coverage Options:

### **Business Professional Liability**

In the event of a claim, both the treating professional and the business name are likely to be named in a statement of claim or lawsuit. Business Professional Liability protects the business and its assets in such circumstances. This coverage is recommended for opticians who have other professionals working for, or on behalf of, their business and billing under their business name or if they have a business entity.

### **Cyber Security & Privacy Liability**

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 patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

### **Family Cyber Coverage**

This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated with identity theft, cyber extortion, cyberbullying, and more. Cybersecurity professionals will guide you through the recovery process, providing support and solutions to mitigate the impact of any cyber incident. Take advantage of access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

### **Employment Practices Liability**

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL insurance protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

### **Legal Services Package**

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

### **Personal Legal Solutions**

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

### **Business Legal Solutions**

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

### **24 Hour Accident Coverage**

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

### **Critical Illness Insurance**

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

**To purchase any of the additional coverage options, please contact BMS at 1-844-200-7159 or [opticians.insurance@bmsgroup.com](mailto:opticians.insurance@bmsgroup.com).**

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