

# TAILORED INSURANCE SOLUTIONS FOR OPTICIANS

## 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 2025-2026 Coverage Highlights:

Limit of Liability	\$1M per occurrence included (\$1M limit now available in QC) <b>Up to \$5M available for purchase</b>
Disciplinary Expense Coverage	\$100,000
Criminal Defence Reimbursement (Excluding Abuse)	\$150,000
Defence Costs for Abuse Reimbursement	\$50,000
Therapy & Counselling Fund	\$25,000 per occurrence / \$50,000 aggregate
Loss of Earnings	Up to \$750 per day
Subpoenaed to Appear	\$10,000
Coverage Territory	Canada, claims brought forward in Canada or US

## 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 Berkley Canada by email at [claims@berkleycanada.com](mailto:claims@berkleycanada.com).

## Additional Insurance Products & Services:

### 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.

### Commercial General Liability

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises. For example, a client may slip and fall on a wet floor or you may accidentally cause property damage to a client's home during a consultation.

This coverage is recommended for members who contract out their services or bill under their business name. If you have contents or property to insure, BMS recommends securing the Business Package.

### Property Package

In addition to Commercial General Liability, this package provides Contents coverage to protect your property.

**Contents** coverage includes items usual to an office, including desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments, for which you are responsible.



## 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.

**bms.**



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## **Cyber Security & Privacy Liability**

This policy helps you better 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.

## **Personal & Family Cyber Protection**

This policy 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. And receive access to proactive services, such as social media and dark web monitoring and personalized advice to strengthen your digital defences.

## **Employment Practices Liability**

Employment Practices Liability Insurance (EPL) includes coverage for defence costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation. It's recommended if you have others working for or on behalf of your business.

## **Legal Services Package**

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. The policy provides tax-free lump-sum payments that give you the flexibility to focus on your health and well-being without worrying about financial burdens.



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