

What do Do if a Professional Liability Claim or Complaint is Made against You:

A Step-by-Step Guide for OAC Members



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

- A formal complaint to your regulatory body
- A patient threatening legal action or requesting compensation / settlement
- A letter from a lawyer
- A demand for explanation related to care or conduct



STEP 2: Document the incident

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



STEP 3: Contact your OAC Professional Liability Insurance Provider

- Do this as soon as you are made aware of a claim, or a circumstance which may give rise to a claim
- **Contact the insurance company, Berkley, at claims@berkleycanada.com**



STEP 4: Share documentation with Berkley

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



STEP 5: Follow Legal and Insurance Guidance

- Berkley will assign a claims adjuster to assist you
- The claims adjuster will assign legal counsel, where appropriate
- Follow their instructions

The complaints 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 (Berkley Canada):** claims@berkleycanada.com

 **To access pro bono legal advice (Miller Thomson LLP):** 1-800-387-4452

 **To speak to a broker (BMS Canada):** 1-844-200-7159 or opticians.insurance@bmsgroup.com

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