

PROFESSIONAL LIABILITY INSURANCE CHECKLIST

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 with an organization regulating your insured profession.

The 2025-2026 OAC PLI policy includes:

\$1M per occurrence



\$150,000 for Criminal Defence Cost Reimbursement



Up to \$750 per day for Loss of Earnings



\$100,000 for Disciplinary Defence Costs



\$10,000 for when you are Subpoenaed to Appear



\$25,000 for Therapy & Counselling



\$0 deductible



Coverage Territory: Canada



Pro Bono Legal Advice



For additional information, connect with a BMS broker at 1-844-200-7159 or opticians.insurance@bmsgroup.com.

bms.

oac
OPTICIANS
ASSOCIATION OF CANADA
ASSOCIATION DES
OPTICIENS DU CANADA

The information in this graphic 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 Canada Risk Services Ltd (BMS).

What is Professional Liability Insurance and why do I need it?

Professional Liability (PLI) provides insurance protection for actual or alleged injuries, negligent acts, errors or omissions arising out of the rendering of, or failure to render, your professional services as an optician. Coverage insures payment of both compensatory damages and legal costs associated with a claim.

In addition, the OAC PLI policy includes coverage to reimburse the legal costs associated with defending a complaint made against you to an organization regulating your insured profession.

What should I do if I have a claim?

The insurer needs to be notified of any claim as soon as possible after you are made aware of it. Prompt claims reporting is critical to the process of bringing claims to a successful resolution. Members aware of any actual or potential claim must report it immediately. Please refrain from making any written or oral statements to the claimant unless the insurer or adjuster advises to do so. Please do not offer to compensate a client as such action could interfere legally with the management of a claim.

To report a claim, please contact the insurance company Berkley Canada at claims@berkleycanada.com.

Once you have contacted Berkley Canada, they will acknowledge receipt of the claim and assign a claims adjuster to your case. The adjuster will be responsible for investigating the claim and determining the appropriate course of action, including connecting you with legal counsel, where appropriate.



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