

What Coverage Do I Need?

An Insurance Guide for Opticians

I'm an Employee

BMS recommends:

- ✓ Individual Professional Liability, and
- ✓ Cyber Security & Privacy Liability.

I'm an Independent Contactor

BMS recommends:

- ✓ Individual Professional Liability,
- ✓ Business Professional Liability (*if you provide services under your business name*),
- ✓ Individual Commercial General Liability, OR
- ✓ Business Package Insurance (*if you have contents/stock and/or if you lease/rent office space*), and
- ✓ Cyber Security & Privacy Liability.



I'm a Business Owner with others delivering services for or on behalf of my business or billing under my business name

BMS recommends:

- ✓ Individual Professional Liability,
- ✓ Business Professional Liability,
- ✓ Business Commercial General Liability, OR
- ✓ Business Package Insurance (*if you have contents/stock and/or if you lease/rent office space*),
- ✓ Cyber Security & Privacy Liability, and
- ✓ Employment Practices Liability.

Enhance Your Coverage

Explore these additional solutions to complement your recommended coverage.



Personal & Family Cyber Protection



Legal Expense for Insurance Audits



Legal Services Package



Personal and/or Business Legal Solutions



24 Hour Accident Coverage



Critical Illness Insurance

For more information, or if you have questions about professional liability and business insurance solutions, contact a broker at BMS – we're here to help.

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bms.

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