



TAILORED INSURANCE SOLUTIONS

Professional Liability Insurance

Professional Liability insurance (PLI) protects members against liability or allegations for injuries or damages to a third party (such as a patient or client) that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as an optometrist, or if a complaint is made against you to an organization regulating your insured profession. Your coverage insures payment of compensatory damages and legal costs associated with a claim.

Professional Liability Insurance Coverage Details:

Limit of Liability	Up to \$10,000,000
Regulatory Legal Expense	\$250,000
Criminal Defence Cost Reimbursement	\$100,000
Sexual Abuse Therapy & Counselling Fund	\$50,000
Loss of Earnings	Up to \$750 per day
Breach of Copyright	\$150,000
Loss of Documents	\$150,000
Extended Reporting Period	Included

Professional Liability Coverage Definitions:

Regulatory Legal Expense

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

Criminal Defence Cost Reimbursement

Coverage will reimburse insured members for defence costs associated with a case filed under the Criminal Code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

Sexual Abuse Therapy & Counselling Fund

All options include a maximum funding of \$50,000 for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member's practice.

Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you will be reimbursed for your loss of earnings up to \$750/day.

Extended Reporting Period

The policy automatically provides an unlimited extended reporting at no charge for professional liability claims that are first discovered and filed after you have retired and/or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

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, complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact BMS at 1-844-517-1371 or cao.insurance@bmsgroup.com.

HOW TO APPLY

Please visit www.cao.bmsgroup.com or contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

☎ 1-844-517-1371

✉ cao.insurance@bmsgroup.com

🌐 www.cao.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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Additional Insurance Products & Services:

Business Professional Liability

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Business Professional Liability Insurance protects the business and its assets in such circumstances. This insurance is recommended for business owners who have other professionals working for or on behalf of their business and/or billing under their business name, and for individuals providing services under their own business name.

Commercial General Liability Insurance

Commercial General Liability (CGL) protects against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, a patient may slip and fall on a wet floor and injure themselves.

Individual CGL is recommended for independent contractors or business owners with no other professionals delivering services on your behalf. **Business CGL** is recommended for business owners with other professionals delivering services for or on your behalf.

Business Package Insurance

This package provides insurance coverage for members who are operating a business. It includes Commercial General Liability, Contents, Crime, and Business Interruption coverage.

Contents covers items usual to an office, including desks, chairs, filing cabinets and computers, as well as any equipment, stock and improvements and betterments, for which you are responsible. **Crime coverage** protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/business.

Business Interruption insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

Cyber Security & Privacy Liability

Members have the option to purchase Cyber Security and Privacy Liability coverage to 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.

NEW! Personal & Family Cyber Protection

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

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.

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

The Personal Legal Solutions 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.

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Business Legal Solutions

The Business Legal Solutions 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 that gives you the flexibility to focus on your health and well-being without worrying about financial burdens.



NEW! Legal Expense for Insurance Audits

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. Members can now access Insurance Audit Coverage for legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.



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