BMS insurance solutions for you & your business

THIS APPLICATION IS FOR THE JULY 15, 2026 – JULY 15, 2027 POLICY PERIOD.

Name of Applicant:

Mailing Address:

City: Province/Territory: Postal Code:

Telephone: Email:

Please advise BMS if your contact details have changed to continue to receive information pertaining to your insurance.

Note: This coverage is only available to those who are domiciled in Canada. Please confirm you understand and agree to the eligibility requirements. ☐

Are you renewing this insurance policy? ☐ Yes ☐ No

Please note there is a common renewal date on the policy of July 15th. Premium may be pro-rated if coverage is purchased midterm. If you are renewing your insurance policy after its expiry date and outside of the renewal period, please confirm that you understand the effective date of this policy will be set to the current date of application and upon receiving payment. ☐

Business Details

Only complete this section for or on behalf of your own business. **Do not** complete this section for or on behalf of someone else's business or a business where you are employed or contracted to.

Do you operate a business as an optometric professional for which you require insurance? ☐ Yes ☐ No

If yes, are you a/an: ☐ Independent Contractor ☐ Business Owner

What is the business name to be insured? Please also list any operating names related to this business:

Is the primary business address the same as the mailing address? If no, enter the business address below: ☐ Yes ☐ No

Location Address (if different from above):

City: Province/Territory: Postal Code:

If you own / operate more than one business or corporation, additional coverage may be recommended.

Do you own/ operate more than one entity/corporation name? If yes, please provide details. ☐ Yes ☐ No

Membership Information

In order to be eligible for this insurance policy, you must be a member of the Canadian Association of Optometrists (CAO). If you are not a member, this policy is null and void. Please confirm you understand and agree to the eligibility requirements. ☐

Are you a member in good standing with the Canadian Association of Optometrists? ☐ Yes ☐ No

Please indicate to which Provincial Association you are a member of:

- ☐ Alberta Association of Optometrists
- ☐ British Columbia Doctors of Optometry
- ☐ Manitoba Association of Optometrists
- ☐ New Brunswick Association of Optometrists
- ☐ Newfoundland & Labrador Association of Optometrists
- ☐ Nova Scotia Association of Optometrists
- ☐ Prince Edward Island Association of Optometrists
- ☐ Saskatchewan Association of Optometrists

Are you a contractor of FYidoctors? ☐ Yes ☐ No

Applicant Details

Do you or your business provide professional services outside the scope of Optometry and/or do you require coverage to defend against proceedings conducted by a professional organization other than one regulating the practice of Optometry? Note that claims arising from delivery of other professional services, including proceedings conducted by a professional organization and or/ provincial college other than one regulating the practice of an Optometrist are not covered by this insurance. If yes, please provide details. ☐ Yes ☐ No

Has any application for Professional Liability insurance ever been denied or cancelled or has a renewal of insurance ever been refused? If yes, please provide details. ☐ Yes ☐ No

Has any Professional Liability claim, lawsuit, or complaint been made against you or is any such claim now pending against you in Canada or anywhere in the world? If you are renewing your CAO policy expiring July 15th, 2026, please select “no” if you have already reported this matter to the insurer. If yes, please provide details. ☐ Yes ☐ No

Are you aware of any facts, circumstances or situations which may reasonably give rise to a claim under this policy? If you are renewing your CAO policy expiring July 15th, 2026, please select “no” if you have already reported this matter to the insurer. If yes, please provide details. ☐ Yes ☐ No

It is understood and agreed that if knowledge of such facts, circumstances or situations exists, whether or not disclosed, any claim or action subsequently arising or developing therefrom shall be excluded from coverage under any policy issued. ☐

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 Optometrist. Your policy also responds if a complaint is made against you to your regulatory body (College).

Would you like to purchase Professional Liability Insurance? If yes, please select an option below. ☐ Yes ☐ No

	Limit	Annual Premium
Option 1	$3,000,000 per claim / $5,000,000 aggregate	☐ $599
Option 2	$5,000,000 per claim / $5,000,000 aggregate	☐ $735
Option 3	$10,000,000 per claim / $10,000,000 aggregate	☐ $1,099
New Grad	$3,000,000 per claim / $5,000,000 aggregate	☐ $68

2026-2027 PLI Coverage Highlights:

Policy Form	Claims-made
Legal Expense Coverage **(NEW: Human Rights Tribunal Coverage Included)**	$250,000 per claim / aggregate
Criminal Defence Cost Reimbursement	$100,000 per claim / aggregate
Loss of Earnings	Up to $750 per day
Extended Reported Period Coverage	8 years included
Abuse Defence Cost Reimbursement	$250,000 per claim / aggregate
Sexual Abuse Therapy & Counselling Fund	$50,000 per claim / aggregate
Libel and Slander	$150,000 per claim / aggregate
Breach of Copyright	$150,000 per claim / aggregate
Loss of Documents	$150,000 per claim / aggregate
Dishonesty of Employees	$100,000 per claim / aggregate
Public Relations Expenses	$50,000 per claim / aggregate
Information Security & Privacy Liability	$50,000 per claim / aggregate
Professional Liability Cyber Expense	$50,000 per claim / aggregate
Deductible	Nil

Cyber Security and Privacy Liability

Cyber liability continues to be an ever-evolving area of risk. You have access to a comprehensive Cyber Security and Privacy Liability policy to protect against claims arising out of the theft, loss, or unauthorized disclosure of identifiable information, which includes First- and Third-Party coverage and Breach Response Services. This policy is designed to provide protection against the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Breach Response	
Additional Breach Response Costs	$500,000
Legal, Forensic & Public Relations/Crisis Management	$250,000
Notified Individuals	100,000
Policy Aggregate Limit of Liability	$1,000,000
First Party Loss	
Business Interruption - Resulting from Security Breach	$100,000
Cyber Extortion Loss	$500,000
Data Recovery Costs	$100,000
Liability	
Data & Network Liability	$1,000,000
Regulatory Defense & Penalties	$1,000,000
Payment Card Liabilities & Costs	$1,000,000
Media Liability	$1,000,000
eCrime	
Fraudulent Instruction*	Available for additional premium
Funds Transfer Fraud	Included with Fraudulent Instruction

Telecommunications Fraud	$100,000
Criminal Reward	$50,000
Computer Hardware Restoration	Included
Deductibles	
Each Incident	$1,000
Notified Individuals	100

Would you like to purchase Cyber Security & Privacy Liability coverage? If yes, please select an option below. ☐ Yes ☐ No

Gross Revenue	Additional Annual Premium
Individual Practitioners / Business (Just yourself)	☐ $121
Business & Employees - $0 to $500,000	☐ $675
Business & Employees - $500,001 to $1,000,000	☐ $1,023
Business & Employees - $1,000,001 to $1,500,000	☐ $1,284
Business & Employees - $1,500,001 to $2,000,000	☐ $1,578
Business & Employees - $2,000,001 to $2,500,000	☐ $1,776
Business & Employees - $2,500,001 to $3,000,000	☐ $1,873
Business & Employees - $3,000,001 to $3,500,000	☐ $2,017
Business & Employees - $3,500,001 to $4,000,000	☐ $2,159
Business & Employees - $4,000,001 to $4,500,000	☐ $2,298
Business & Employees - $4,500,001 to $5,000,000	☐ $2,434
Business & Employees - Above $5,000,001	☐ Referral

Has any Cyber claim or lawsuit been made against you/your business, or is any such claim now pending against you/your business? If yes, please provide details. ☐ Yes ☐ No

Are you aware of any facts, circumstances or situations, which may reasonably give rise to a claim against you/your business? If yes, please provide details. ☐ Yes ☐ No

Have you/your business ever had a cyber security / privacy breach and/or network security incident in the past or has such a claim been made against you/your business? If yes, please provide details. ☐ Yes ☐ No

Statement of Facts including condition precedent requirements

The following items are important risk mitigation strategies and are required by the insurer for coverage to be secured. Please confirm the following is accurate:

IT IS A CONDITION PRECEDENT FOR COVERAGE UNDER THIS POLICY THAT ALL THE BELOW ITEMS ARE SATISIFIED. IF ANY OF THE BELOW STATEMENTS ARE NOT MET THEN NO COVERAGE SHALL BE PROVIDED UNDER THIS POLICY FOR ANY DAMAGES, CLAIMS EXPENSES, PENALTIES, PRIVACY BREACH RESPONSE SERVICES, PCI FINES EXPENSES AND COSTS, CYBER EXTORTION LOSS, DATA PROTECTION LOSS, BUSINESS INTERUPTION LOSS.

If you are RENEWING this insurance policy: You have 30 days from the inception of the policy to implement any of the below items that are not currently in place. Please note, in the event of a claim, coverage will be contingent on complete implementation within 30 days of the policy inception.

Please confirm the following is accurate:

I/my business implements loss control measures such as: Antivirus software, a firewall, and/or regular software patch installations.

I/my business regularly back-up critical data to a separate location that would be unaffected by an issue with your live environment.

I/my business use multi-factor authentication (MFA) for cloud based services (Such as cloud based email account access) and for all remote access to your network; or if No, I/my business use Jane, Clinicmaster, owl practice or Practiceperfect.

For those systems which have an on-premises network only: I/my business only allow(s) remote access into our environment with a virtual private network (VPN). Note: This does not apply if your systems are entirely cloud based.

I confirm the above statements are true and accurate. ☐

I also confirm the following:

I/my business take and/or provide cyber security awareness training **at least once annually**, including anti-phishing. For businesses, this includes training for all individuals who have access to your organization's network or confidential/personal data. Resources can be found at www.getcybersafe.gc.ca. **You are not required to provide proof to BMS.**

I confirm the above statement is true and accurate. ☐

***Additional Coverage Available - Fraudulent Instruction / Funds Transfer Fraud**

If you/your business transfers funds, BMS recommends you consider adding Fraudulent Instruction/Funds Transfer Fraud coverage.

Fraudulent Instruction coverage provides a limit of up to $100,000 for claims resulting directly from you/your insured business having transferred, paid, or delivered any Money or Securities as a direct result of Fraudulent Instructions (i.e.: a fraudulent written instruction, electronic instruction (including email or web-based instruction) or telephone instruction provided by a person purporting to be a Vendor, Client, or an Authorized Employee, that is intended to mislead an Insured through the misrepresentation of a material fact that is relied upon in good faith by such Insured).

Funds Transfer Fraud means the loss of Money or Securities contained in a Transfer Account at a Financial Institution resulting from fraudulent instructions by a third party issued to a Financial Institution directing such institution to transfer, pay or deliver Money or Securities from any account maintained by you/your insured business at such institution, without you/your insured business's knowledge or consent.

$25,000 limit for $230 / year
$100,000 limit starting from $335 / year

Would you like BMS to contact you regarding a quote for Fraudulent instruction coverage? If yes, an additional questionnaire is required to be completed and will be sent to you separately. ☐ Yes ☐ No

Commercial General Liability Insurance

Individual Commercial General Liability Coverage
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 patient may slip and fall on a wet floor or you may accidentally cause property damage during a home visit. This coverage is recommended for independent contractors with no additional staff.

Business Commercial General Liability Coverage
This option is recommended for business owners who have other healthcare professionals (employees or contractors) working for or on behalf of their business. Protects your business in the event a CGL claim is made involving your business operations (including the activities of your employees or contractors) and/or premises.

If you operate a business and have CONTENTS or PROPERTY to insure, BMS recommends that you purchase a Business Package. Please visit the program website or contact a BMS broker today for additional details.

Would you like to purchase Commercial General Liability coverage? If yes, please select an option below. ☐ Yes ☐ No

	Limit	Annual Premium
Option 1	**Individual CGL** $2,000,000 per occurrence / $2,000,000 aggregate	☐ $166
Option 2	**Individual CGL** $5,000,000 per occurrence / $5,000,000 aggregate	☐ $254
Option 3	**Business CGL** $2,000,000 per occurrence / $2,000,000 aggregate	☐ $773
Option 4	**Business CGL** $5,000,000 per occurrence / $5,000,000 aggregate	☐ $1,065

Coverage Overview:

Policy Form	Occurrence-based
Bodily Injury and Property Damage	Included
Products & Completed Operations	Included
Personal Injury and Advertising Injury Liability	Included
Medical Payments	$50,000 each person
Tenant's Legal Liability	$500,000 any one premises
S.P.F. No. 6 Non-Owned Automobile	$2,000,000
S.E.F 94 Legal liability for damaged to hired auto	$75,000

Exclusion Endorsement:
Abuse
Virus and Bacteria
Cyber incident
Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
Cyber Loss and Electronic Data Liability
All others per policy wording

Deductible:
$1,000

Has any application for Commercial General Liability insurance ever been denied, cancelled, or not renewed by the insurer? If yes, please provide details. ☐ Yes ☐ No

Have you ever had a Commercial General Liability claim made against you? If yes, please provide details. ☐ Yes ☐ No

Do you own and/or operate a retail practice or do you have contents for which you require coverage? ☐ Yes ☐ No

Additional Insured(s)

Only complete this section if you are contractually required to add an Additional Insured to your Commercial General Liability insurance policy. Adding an Additional Insured provides limited liability insurance coverage to the third party Additional Insured but only as it relates to General Liability resulting from your operations / occupancy. Note that any Additional Insured is required to carry their own Commercial General Liability insurance.

I understand and agree to the terms detailed above. ☐

Name:

Address:

City: Province/Territory: Postal Code:

Business Professional Liability

Recommended for businesses with other professionals working for or on behalf of your business and/or billing under your business name.

Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and /or business entity.

If you are incorporated and work independently with no other professionals billing under your business name you provided on this application, coverage is automatically extended to your business name at no additional premium.

Is your primary business an Optometry only business (i.e only employs/contracts Optometrists, Opticians, Optometric Assistants, Vision Therapists Professionals)? ☐ Yes ☐ No

If yes, please note your individual PLI automatically extends to your business or operating name at no additional cost. Would you like to increase your Business Professional Liability to remove the sub-limit? ☐ Yes ☐ No

If you operate a Multi-Disciplinary Business, would you like to purchase Business Professional Liability? If yes, please select an option below. ☐ Yes ☐ No

Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and/or business entity.

Optometry-Only Business:

	Annual Premium
Shared limits with individual Professional Liability Insurance policy (sub-limited to $50,000 per claim / $100,000 aggregate)	☐ No cost Your individual PLI automatically extends to your business or operating name at no additional cost
Shared limits with Individual PLI (not sub-limited)	☐ $200

Multi-Discipline Business – shared limits with Individual PLI (not sub-limited):

Number of Professionals employed or contracted by the business including students and assistants (please do not include administrative staff)	Annual Premium
2-5	☐ $300
6-10	☐ $600
11-15	☐ $900
16-20	☐ $1,200
20+	☐ Referral

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your practice engage independent contractors, volunteers, or students? This insurance is designed for business owners to protect against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

Recommended for business owners with employees, contractors, volunteers, or students.

Please note that coverage should be purchased by one individual on behalf of the business owners, employees, and/or business entity.

Would you like to purchase Employment Practices Liability? If yes, please select an option below. ☐ Yes ☐ No

For up to 25 staff:	Limit	Deductible	Annual premium
Option 1	$100,000	$1,000	☐ $285
Option 2	$250,000	$1,000	☐ $388
Option 3	$500,000	$1,000	☐ $409
Option 4	$1,000,000	$1,000	☐ $529
For under 26 to 50 staff:	**Limit**	**Deductible**	**Annual premium**
Option 1	$100,000	$2,500	☐ $415
Option 2	$250,000	$2,500	☐ $590
Option 3	$500,000	$2,500	☐ $640
Option 4	$1,000,000	$2,500	☐ $865

Total number of employed staff (professionals):

Total number of administrative staff (including students working under supervision):

Total number of contracted staff (professionals):

Has any application for similar insurance ever been declined, cancelled or not renewed by the insurer? If yes, please provide details. ☐ Yes ☐ No

Are you aware of any facts, circumstances or situations, which may reasonably give rise to a claim against you/your business? If yes, please provide details. ☐ Yes ☐ No

Has there been or are there now pending, any claims against the business, or any past, present directors, officers or employees of the business:

Involving any employment law? If yes, please provide details. ☐ Yes ☐ No

Involving non-employment related discrimination or sexual harassment? If yes, please provide details. ☐ Yes ☐ No

During the past 12 months, has the business experienced any change in controlling ownership of the business? If yes, please provide details. ☐ Yes ☐ No

Directors & Officers Liability

Does your business have a board of directors, executive team, or other individuals who make strategic decisions on behalf of the organization? If yes, your leadership team may be exposed to personal liability related to their management decisions. ☐ Yes ☐ No

Directors & Officers Liability insurance is recommended for any organization where individuals hold decision-making authority. It protects both the organization and its leaders personally from the financial consequences of claims alleging financial mismanagement, breach of fiduciary duty, compliance violations, and more.

Would you like BMS to contact you regarding a quote for Directors & Officers Liability insurance? If yes, an additional application is required to be completed and will be sent to you separately. Please indicate your business type: ☐ Yes ☐ No

☐ For-profit business ☐ Non-profit business

Legal Services Package

Members can access a comprehensive Legal Services Package, which includes:

Unlimited Legal Helpline
Unlimited access to the Legal Helpline. Helpline Lawyers provide general legal information and assistance for any legal question. Please note: the lawyer will not advise on coverage, make a claim decision, or review documents.

Legal Document Review
Access to lawyers to review a simple legal document and provide you with an annotated copy of the document with their notes. This will assist you in understanding the general impacts that the document may have for you.

Legal Document Centre
Unlimited access to an online library of legal documents, all of which have been drafted by lawyers, and are in the form of guided, customizable templates. Examples of templates include wills and power of attorney documents, employment contracts, service agreements, and more. Documents are based on Canadian laws and legal best practices. They can be downloaded and saved securely for future reference or reuse.

Identity Theft Protection Assistance
Identity theft experts will provide you with general assistance and prevention tips about identity theft and how to protect yourself. If you believe you have been the victim of identity theft, this service can also provide you with direct assistance by an Identity Restoration Expert to help restore your identity.

Emotional Support Assistance
Access to Emotional Support Assistance through which you can confidentially speak with a professional counsellor about any work or personal issues which may be affecting you.

Simple Legal Letter Drafting
Access to lawyers who will draft a simple legal letter for you to send. This service is intended to assist you with drafting simple documents, such as a demand letter, a complaint letter, a travel consent letter for a child, a resignation letter, or a warning letter to an employee.

HR Assistance
Access to HR Assistance where you can speak to a Human Resources professional, who can provide you with information regarding HR issues that are impacting your business.

Annual Cost $39

Would you like to purchase the Legal Services Package? ☐ Yes ☐ No

Note, if you are purchasing Legal Expense insurance, some elements of the Legal Services Package are automatically included in the Personal and Business Legal Solutions.

Legal Expense Insurance Solutions

Personal and/or business-related legal matters can arise at any time and can be costly.

Personal Legal Solutions provides:

- Legal Services Package (as detailed above, however HR Assistance not included)
- Insurance to cover the legal costs and expenses for resolving a range of disputes, including:
  - Pursuing or defending legal action relating to the selling or buying of goods or obtaining services. Plus, coverage for disputes with a leasing company for the amount due if a leased motor vehicle is declared a total loss by the auto insurer;
  - Pursuing or defending a dispute relating to a residential tenancy agreement you entered into to rent their principal residence (90 day waiting period applies from the inception of the first policy held);
  - Defending against the revocation or suspension of your motor vehicle driver's licence;
  - Defending against a criminal investigation or prosecution arising from your work as an employee, or prosecution for a highway traffic or motor vehicle offence;
  - Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to personal property;
  - Pursuing legal action due to an accident that causes death, illness, or a serious injury;
  - Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision.

Would you like to purchase Personal Legal Solutions? If yes, please select an option and complete the fields below. ☐ Yes ☐ No

Each Claim / Aggregate Limit	Cost
$25,000/$125,000	☐ $109
$50,000/$250,000	☐ $132

In the last 3 years, have you, your spouse, or any adult children living in your home:

Pursued a consumer contract dispute?	☐ Yes	☐ No
Pursued a dispute with a neighbour or had to take action following a legal nuisance or trespass on your land?	☐ Yes	☐ No
Pursued legal action against a negligent third party following an injury to yourself?	☐ Yes	☐ No
Pursued legal action against a medical practitioner following an incident of clinical negligence which caused you an injury?	☐ Yes	☐ No
Been audited by the CRA?	☐ Yes	☐ No
Been interviewed by the police or arrested in connection with an alleged criminal offence?	☐ Yes	☐ No
Been sued for alleged discrimination?	☐ Yes	☐ No
Been the victim of identity theft?	☐ Yes	☐ No

If yes, please provide details.

Business Legal Solutions provides:

- Legal Services Package (as detailed above, however Identity Theft Protection Assistance not included)
- Insurance to cover legal costs for resolving a range of disputes, including:
  - Defending against a criminal or occupational health and safety investigation or prosecution;
  - Defending against proceedings brought against an employee for unlawful discrimination;
  - Defending against a prosecution for a highway traffic or motor vehicle offence;
  - Pursuing or defending legal action for disputes relating to the selling or buying of goods and providing or obtaining services. Plus, recovery of money owed in the delivery of goods or services and disputes for premises rented by a business to conduct their operations within (90 day waiting period applies from the inception of the first policy held);
  - Defending against the revocation, suspension, or non-renewal of an operating or business licence;
  - Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to business property;
  - Pursuing legal action due to a work-related injury while away from the business premises;
  - Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision.

$50,000 per claim / $250,000 aggregate

Would you like to purchase Business Legal Solutions? If yes, please select an option and complete the fields below. ☐ Yes ☐ No

Estimated Revenue for the next 12 months	Premium
$0 to $150,000	☐ $168
$150,001 to $250,000	☐ $266
$250,001 to $500,000	☐ $433
$500,001 to $1,000,000	☐ $554
$1,000,001 to $2,000,000	☐ $977
$2,000,001 to $3,000,000	☐ $1,388

$3,000,001 to $4,000,000	☐ $1,942
$4,000,001 to $5,000,000	☐ $2,496
$5,000,001+	☐ Referral Required

Total number of employees (full time & part time):

In the last 3 years has your business, you or any employee, director or partner of the business been:

Subject to a tax audit? ☐ Yes ☐ No

Involved in a dispute regarding compliance with GST, Income Tax, PST or HST or payroll tax deductions? ☐ Yes ☐ No

Involved in any dispute regarding any damage, trespass or nuisance in relation to property that you are responsible for? ☐ Yes ☐ No

Prosecuted in a criminal court (excluding vehicle-related offences)? ☐ Yes ☐ No

Subject to a civil action alleging theft or breach of privacy? ☐ Yes ☐ No

The recipient of a notice to alter, suspend, revoke or refusal to renew any statutory licence? ☐ Yes ☐ No

Involved in any contractual dispute? ☐ Yes ☐ No

Been the victim of identity theft? ☐ Yes ☐ No

If yes, please provide details.

Have you pursued an undisputed debt in the last 12 months, after you had exhausted your normal aged receivable procedures? If yes, please provide details. ☐ Yes ☐ No

24 Hour Accident Coverage (not available for QC members)

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death.

24 Hour Accident Insurance provides a lump sum benefit where:

- A loss or death occurs due to an Accident, and
- Where, as the result of accidental injury, the disablement results in a permanent total disability.

The policy also provides coverage for:

- Repatriation costs, and
- Rehabilitation (training) costs should you require special training in order to be qualified to engage in a different occupation following an insured accident.

Note that all related documents, including policy wording, are in the English language only.

Would you like to purchase 24 Hour Accident Insurance? If yes, please select an option below. ☐ Yes ☐ No

Coverage Overview	Option 1	Option 2
Accidental Death and Dismemberment (AD&D)	$25,000	$50,000
Permanent Total Disability (PTD)	$25,000	$50,000
Repatriation	$5,000	$5,000
Rehabilitation	$5,000	$5,000
Fracture Benefit	$2,000	$2,000
Cost	☐ **$42**	☐ **$70**

In order to purchase the 24 Hour Accident Insurance coverage you must be under the age of seventy (70).

Please confirm your date of birth:

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24 Hour Accident Insurance FOR SPOUSES:
Coverage provided is 50% of limits selected above.

"Spouse" shall mean either one and one only of:

a. a person under age seventy (70) who is legally married to the Insured Person, and living with the Insured Person in Canada, or

b. a person under age seventy (70), who, immediately prior to his or her loss,

   i. has been residing with the Insured Person for a period of not less than one (1) year if the Insured Person has no legal spouse.

Would you like to purchase the 24 Hour Accident Insurance **for your Spouse?** ☐ Yes ☐ No

Please note: the option you have selected for yourself is the same option your spouse will receive (i.e. if you selected Option 1, your Spouse will also receive Option 1).

Coverage for Spouses	If Option 1 is selected	If Option 2 is selected
Cost	**$21**	**$35**

Please include the name of your spouse:

In order to purchase the Accidental Death and Disablement coverage your Spouse must be under the age of seventy (70). Please confirm your spouse's date of birth:

Critical Illness Insurance (not available for QC members)

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 of up to $50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens. Covered Conditions include:

- Alzheimer's disease / pre-senile dementia
- Bacterial meningitis
- Benign brain tumour
- Cancer
- Coma
- Heart attack
- Heart valve replacement or repair
- HIV/AIDS by assault, HIV/AIDS from a blood transfusion, HIV/AIDS (high risk occupation)
- Paralysis / paraplegia
- Parkinson's disease
- Progressive supra nuclear palsy
- Stroke
- Primary pulmonary hypertension

- Coronary artery bypass surgery
- Creutzfeldt-Jakob disease
- Kidney failure
- Motor neuron disease
- Multiple sclerosis
- Open-heart surgery
- Anemia caused by the impairment of bone marrow (aplastic anemia)

The policy also provides coverage for:

- Blindness
- Deafness
- Loss of limbs
- Loss of speech
- Major organ transplant
- Serious head wound
- Third degree burns

Coverage	Limit Options
Lump Sum Payment for Covered Conditions	$25,000 or $50,000

Note that all related documents, including policy wording, are in the English language only.

Would you like to purchase Critical Illness Insurance? If yes, please complete the section below. ☐ Yes ☐ No

Attestation

To qualify for Critical Illness insurance, you must be able to attest to the following:

I have not had a request for life, disability or critical illness insurance declined;

I have not had any condition for which hospitalization, further testing, investigation or surgery has been advised, or which has not yet been done, or for which I am still awaiting results;

I am not aware of any symptoms or complaints regarding my health for which I have not yet consulted a physician or received treatment;

I have not received or claimed benefits or a pension for sickness or impairment; and

I have never, nor have any of my known natural parents, brothers, or sisters, prior to the age of 65, ever undergone bypass surgery or suffered from any of the following conditions: Heart attack, angina, or any other heart related condition, stroke, polycystic kidney disease, diabetes, cancer, Alzheimer's disease, Parkinson's disease, multiple sclerosis, amyotrophic later sclerosis (ALS), Huntington's disease, nervous or mental disorder requiring hospitalization, or any other hereditary disease.

I declare that the above statements are true and correct. ☐

Age Range	$25,000 Limit Non-Smoker	$25,000 Limit Smoker	$50,000 Limit Non-Smoker	$50,000 Limit Smoker
18-29	☐ $44.50	☐ $50.49	☐ $76.00	☐ $87.97
30-39	☐ $72.75	☐ $95.46	☐ $132.50	☐ $177.91
40-49	☐ $146.25	☐ $227.53	☐ $279.50	☐ $442.07
50-59	☐ $326.00	☐ $545.10	☐ $639.00	☐ $1,077.20
60-64	☐ $605.25	☐ $990.21	☐ $1,197.50	☐ $1,967.43
65+	☐ Not available	☐ Not available	☐ Not available	☐ Not available

In the last 12 months, have you used, in any form whatsoever, tobacco, nicotine or cannabis mixed with tobacco? ☐ Yes ☐ No

Please confirm your date of birth:

Personal & Family Cyber Protection (not available for QC members)

Safeguarding your personal information online is more important than ever before!

- ✓ Access to Cybersecurity professionals
- ✓ Cyber Bullying & Extortion Expense coverage
- ✓ Online Fraud Protection
- ✓ Identity Theft Recovery
- ✓ Credit Monitoring
- ✓ Lost Wallet
- ✓ Social Media & Dark Web Monitoring
- ✓ Restoration Costs

Note that all related documents, including policy wording, are in the English language only.

Would you like to purchase Personal & Family Cyber Protection? If yes, please complete the section below. ☐ Yes ☐ No

Each Claim / Aggregate Limit	Cost
$10,000	☐ $60
$25,000	☐ $75

Have you previously reported a cyber claim or incident under this policy? If yes, please provide details. ☐ Yes ☐ No

Terms & Conditions

This information is intended to provide a brief overview of some of the terms and conditions of the Family Cyber insurance policy. Please read your Policy carefully. Coverage provided by the insurer is subject to actual terms, conditions, exclusions, endorsements, applicable law and/or other terms of the Policy.

This insurance provides cyber coverage on a personal lines basis and excludes any work, professional engagement, or business activities.

This insurance is provided only to the Named Insured (individual) listed on the certificate of insurance and their Family as defined in the policy. Coverage is not afforded for the business, employees or employees' family members of the insured.

This insurance contains a System Maintenance condition that requires:

- Providing and maintaining a license for anti-virus software and ensuring that this software is active and in use on the Insureds Home Computer.
- Performing and installing all available software updates and patches as soon as practicable, either (a) in the instance of a new Home Computer, as soon as possible but in no event more than 48 hours of the Home Computer first being connected to the internet, and (b) in all other instances, in no event more than fifteen days after the updates or patches are made available.
- Providing and running a data backup system at appropriate intervals, including without limitation performing a full backup of the Home Computer at least once per month.
- The Named Insured is required to notify the insurer of any event within 30 days. In the event of a loss or claim, coverage determination will be dependent on the facts and circumstances of the event, the specific language, terms and conditions of the Policy issued and applicable law.
- The Insurer may retain a third party service provider to perform one or more of the services it is obligated to provide under the policies.

Legal Expense for Insurance Audits

Do you work with clients who access coverage for your professional services under their extended health benefits plan? If yes, you may want to consider securing Legal Expense for Insurance Audits.

Even the most diligent professional can be faced with an investigation, inquiry, or audit from an insurance company or benefit provider.

Access up to $25,000 per claim and $125,000 annual aggregate to cover the legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider in relation to your professional services.

Annual Premium: $45

Would you like to purchase Legal Expense for Insurance Audits? ☐ Yes ☐ No

Emergency Medical Travel Insurance

Are you interested in securing a quote for Emergency Medical Travel Insurance? ☐ Yes ☐ No

Declarations and Warranty

The undersigned declares:

I declare that during the last five years no insurer has cancelled, declined, or refused to issue me/us any form of liability insurance and that this application discloses the hazards known to exist at the date of this application. I declare that the statements herein are in every respect true and correct and hereby apply for a contract of insurance to be based upon the truth of the said statements.

Submitting this form does not bind the Applicant or company to complete the insurance but is agreed that this form shall be the basis of the contract should a policy be issued.

The insurance premium is fully retained and not refundable as permitted by legislation.

I declare that I am a member in good standing with The Canadian Association of Optometrists. If it is determined that I do not hold an active membership, I understand that my insurance policy is null and void.

It is understood and agreed that I/we authorize (BMS) to arrange for the insurance application, communication and policy documentation (immediate and future) to be in the English language at our express consent. This authorization shall not affect the Terms and Conditions set out in the Policy(ies).

Signed by: Position:

Date:

Payment Information

Applicable taxes will be added where required. A $30 service fee applies to all purchases, except where Professional Liability Insurance (PLI) is purchased on its own.

Product Disclosure (All available products are listed below regardless of selection)

Line of Coverage	Premium	Commission (included within premium)	Fee
Professional Liability	Per application	30%	Nil
Commercial General Liability	Per application	30%	Nil
Business Professional Liability	Per application	30%	Nil
Cyber Security and Privacy Liability	Per application	25%	Nil

Employment Practices Liability	Per application	25%	Nil
Personal Legal Expense	Per application	20%	Nil
Business Legal Expense	Per application	20%	Nil
24 Hour Accident Coverage	Per application	15%	$10 / $15
Critical Illness Insurance	Per application	20%	$13
Personal & Family Cyber Protection $10,000 $25,000	Per application	22.5%	 $10.08 / $9.45 $10.86 / $9.45
Legal Expense for Insurance Audits	Per application	20%	$15

For more information on broker compensation, please click here.

How to Complete Your Purchase:
Your application will be reviewed by a broker. Once approved, you will receive an email from BMS Canada Risk Services (noreply@moneris.com), with your insurance quote and secure payment link. Note that coverage is not in place until payment is received.