

PROFESSIONAL LIABILITY INSURANCE

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 a Doctor of Optometry. Your coverage insures payment of compensatory damages and legal costs associated with a claim.

Coverage Options

Option 1

Limit
\$3,000,000 per claim
\$5,000,000 annual aggregate

Option 2

Limit
\$5,000,000 per claim
\$5,000,000 annual aggregate

Option 3

Limit
\$10,000,000 per claim
\$10,000,000 annual aggregate

Coverage Details

Regulatory Legal Expense	\$250,000 per claim / aggregate
Criminal Defence Cost Reimbursement	\$100,000 per claim / aggregate
Sexual Abuse Therapy & Counselling Fund	\$50,000 per claim / aggregate
Loss of Earnings	Up to \$750 per day
Breach of Copyright	\$150,000 per claim / aggregate
Loss of Documents	\$150,000 per claim / aggregate

Coverage Definitions

Regulatory Legal Expense Coverage

Provides coverage for legal costs associated with having to respond to a complaint or appear at a disciplinary hearing with a regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

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 as a Doctor of Optometry.

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 could be reimbursed for your loss of earnings up to \$750/day.

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, College 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.

Optional Coverage

Commercial General Liability

Commercial General Liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. For example, a patient may fall and injure themselves on a wet floor in your office and look to hold you or your business responsible.

Business Professional Liability Insurance

In the event of a claim, both the treating professional and the clinic are likely to be named in a statement of claim or lawsuit. Business Professional Liability Insurance protects the clinic and its assets in such circumstances. This coverage should be purchased if there are professionals working for, or on behalf of, the clinic and billing under the clinic name.

Business Package

The Business Package includes Commercial General Liability, Property, Crime, and Business Interruption to ensure comprehensive coverage for your business. **Property** includes items usual to a clinic, including professional equipment, desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments. **Crime** coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the clinic. **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 Coverage

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 clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

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.

Legal Expense Insurance

The Legal Expense Insurance policies automatically include the Legal Services Package, combined with coverage that empowers you to defend or pursue your rights in court. Members can purchase Personal Legal Solutions and/or Business Legal Solutions.

24 Hour Accident Insurance

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. 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.

How to Apply

Please visit www.cao.bmsgroup.com to purchase or renew your coverage. This insurance on a common renewal date of July 15; however, members can purchase coverage at any time.

BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-844-517-1371

Email: cao.insurance@bmsgroup.com

Web: 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.