

## EMPLOYMENT PRACTICES (MANAGEMENT) LIABILITY

Do you employ administrative and/or professional staff? Does your clinic 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 others.

### Top reasons to buy this coverage:

1. You make decisions every day that impact your employees, volunteers, students, and contractors, including hiring, compensation, promotions, accommodating disabilities, terminations, and more. Each of these could lead to a claim for a wrongful employment practice even if handled correctly.
2. Even an organization with good human resources policies and procedures can be sued, and the cost of defending a claim can be enormous. It is not uncommon for legal fees associated with winning an employment lawsuit to exceed \$50,000.
3. Employment related claims can disrupt businesses, hurt employee morale, and damage reputations.

### How to Apply

Please contact BMS or visit [www.cao.bmsgroup.com](http://www.cao.bmsgroup.com) to purchase coverage.

This insurance is available to all members of the Canadian Association of Optometrists.

Members can purchase insurance coverage at any time; however July 15th is the annual policy renewal date.

#### 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](mailto:cao.insurance@bmsgroup.com)

Web: [www.cao.bmsgroup.com](http://www.cao.bmsgroup.com)

*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.*

### Coverage Highlights

- Comprehensive definition of Employment Practices Wrongful Act, which includes:
  - Retaliation;
  - Discrimination;
  - Employment harassment, including sexual harassment, bullying, and hostile work environment;
  - Wrongful termination;
  - Failure to employ or promote;
  - Breach of employment contract.
- Also responds to employment-related allegations of:
  - Deprivation of a career opportunity;
  - Defamation;
  - Negligent evaluation;
  - Wrongful discipline;
  - Misrepresentation.
- Protects your business, executives and employees against allegations made by:
  - Employees;
  - Independent contractors;
  - Volunteers;
  - Students

Limit Options	Price
\$100,000	\$220
\$250,000	\$295
\$500,000	\$310
\$1,000,000	\$400
Deductible (all Limit Options)	\$1,000

All premiums noted above are subject to applicable provincial tax: Manitoba 7%, Newfoundland 15% and Saskatchewan 6%, other provinces are not subject to tax.