

## PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability coverage designed for and only available to members of the Canadian Association of Optometrists

### Professional Liability

Professional Liability insurance 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.

### Package Options

#### Option 1

**Limit**  
\$3,000,000 per claim  
\$5,000,000 annual aggregate  
**Annual Cost \$472**

#### Option 2

**Limit**  
\$5,000,000 per claim  
\$5,000,000 annual aggregate  
**Annual Cost \$587**

#### Option 3

**Limit**  
\$10,000,000 per claim  
\$10,000,000 annual aggregate  
**Annual Cost \$932**

#### Option 4 – New Grad

**Limit**  
\$3,000,000 per claim  
\$5,000,000 annual aggregate  
**Annual Cost \$58**

### Coverage Details

All options also include the following:

Regulatory legal expense coverage	\$250,000 per claim / \$250,000 annual aggregate
Criminal defence reimbursement	\$100,000 per claim / \$100,000 annual aggregate
Loss of earnings	\$750 per day
Out of country extension	110 days
Breach of copyright	\$150,000
Loss of documents	\$150,000
Abuse coverage	\$250,000
Cyber security and privacy liability	\$50,000
Maternity/paternal leave	Included
Retirement, death, disability (unlimited period)	Included (subject to eligibility)
Sexual abuse therapy fund	\$50,000

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

## Coverage Definitions

### Regulatory Legal Expense Coverage

The regulatory legal expense endorsement 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. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

### Criminal Defence Coverage

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 and Counselling Fund/Abuse Coverage

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. Members are also provided with a separate \$250,000 limit of liability for defence and damages associated with an abuse-related claim under the policy.

### Out-of-Country Extension

Out-of-country coverage is automatically included for 110 consecutive days at no extra charge for members who travel outside Canada while:

- a. accompanying Canadian patients,
- b. attending academic courses, or
- c. participating in professional exchange programs with other countries.

Please contact BMS if you require coverage beyond 110 days.

## Claims Reporting Procedure

Claims, actual or potential, must be reported immediately to BMS by calling the claims service line at **1-844-517-1371** or email at [cao.insurance@bmsgroup.com](mailto:cao.insurance@bmsgroup.com). For additional information on claims reporting or to learn more about the program's superior legal defence services, please visit [www.cao.bmsgroup.com](http://www.cao.bmsgroup.com).

### How to Apply

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

The insurance program is only available to active members of the Canadian Association of Optometrists (CAO).

The CAO Insurance Program runs on a common renewal date of July 15, however members can purchase coverage at any time throughout the policy period.

### 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)

### 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 Canada Risk Services Ltd (BMS). For more information on the coverage please contact us.

Please visit the CAO program website at [www.cao.bmsgroup.com](http://www.cao.bmsgroup.com) for more information.