

Insurance tips for Opticians

As an optician, it's important to have an understanding of risk, professional liability, and the insurance coverage available to protect you.

The Association of Opticians of Alberta (AOA), the provincial association representing the interests of opticians, provides Professional Liability Insurance to its members. The AOA insurance policy has been designed in partnership with its insurance broker, BMS Canada Risk Services Ltd. (BMS), to meet the needs of practicing opticians.

BMS is often asked to respond to insurance questions from opticians and we are pleased to provide the following answers:

1 What is AOA Professional Liability Insurance and why do I need it?

Professional Liability (PLI) provides insurance protection for actual or alleged injuries, negligent acts, errors or omissions arising out of the rendering of, or failure to render, your professional services as an optician. Coverage insures payment of both compensatory damages and legal costs associated with a claim.

In addition, your PLI policy includes coverage to reimburse the legal costs associated with defending a complaint made to your professional association and/or regulatory College.

Your policy will also reimburse your legal defence costs if you are found not guilty of a criminal charge related to your practice.



2 My employer already provides professional liability insurance coverage. Why should I also get my own policy?

Many opticians who obtain liability insurance through their employer decide to purchase additional individual professional liability insurance to cover any gaps in coverage. Here are just a few of the reasons why you should consider supplementing your employer coverage with an individual professional liability policy:

For work outside of the employment setting:

Most employer policies only protect opticians against claims related to work done within your scope of employment and in your workplace. There would generally be no coverage in place for claims related to volunteer work, work done on behalf of another employer, or even professional advice given to a friend or acquaintance. The AOA policy, on the other hand, protects you 24/7 throughout your full scope of practice as an optician, and is not limited to your place of work.

For regulatory complaints:

An employer's policy does not typically provide you with coverage for complaints made to a College regulator, such as claims of unprofessional attitude or improper conduct. If a regulatory complaint is made against you and you rely on employer's coverage, you would likely have to secure legal representation independently and pay for any associated costs out of pocket.

With the AOA policy, legal representation is provided at no cost to you and without having to pay any deductible or additional fees.

For criminal defence:

An employer's policy does not typically reimburse criminal defence costs whereas an individual policy with AOA will reimburse these costs to the policy limits if you are found not guilty. Criminal defence claims include, for example, allegations of physical or sexual assault that are brought before a criminal court.

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What makes AOA's insurance program right for me?

We know that insurance policies can be complex, and they often have conditions or restrictions placed on coverage and legal costs. In partnering with BMS, AOA has done the leg work for you when it comes to developing an insurance policy that meets the specific needs of opticians. AOA and BMS continuously work to make sure you have comprehensive and affordable coverage.

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What happens if I have a claim? Will my rates go up? Will I still be able to get insurance next year?

If you receive a statement of claim, or if you get a notice of investigation from your regulatory body, you must report it immediately to BMS or the insurer. You should even report potential claims, documenting the incident and including details of those involved. Prompt claims reporting is critical to the process of bringing claims to a successful resolution.

The insurance company will contact you after the claim is reported to examine your policy, identify your coverage, and assist you with the next steps, including coordinating your legal defence if required.

Reporting a claim will not limit your ability to secure coverage in the future.

How to Apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd (BMS)

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

Toll Free: 1-844-200-7159

Email: opticians.insurance@bmsgroup.com

More information

This document 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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).



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