

**Professional and General Liability Application**

Effected with certain Lloyd's Underwriters ("Insurers")  
through Lloyd's approved Coverholder:

**Holman Insurance Brokers Ltd.**

**3100 Steeles Ave. E Suite 101, Markham, Ontario L3R 8T3**

(Defined herein as "THE COVERHOLDER")



**Professional And General Liability Insurance  
Application Form – Opticians**

NOTE: THIS APPLICATION IS AN IMPORTANT DOCUMENT AND IS BEING RELIED ON BY THE INSURER TO DETERMINE WHETHER IT WILL PROVIDE YOU WITH COVERAGE. PLEASE ENSURE THAT ALL RESPONSES ARE ACCURATE. THIS DOCUMENT WILL FORM PART OF YOUR POLICY.

"Applicant" means the individual practitioner detailed in question 1 below. This application form must be completed in ink, signed and dated by the Applicant. Please attach an updated and relevant resume/CV together with certificates proving all relevant qualifications in respect of this application. All questions must be answered and where appropriate "Not Applicable" or "N/A" specified. The completed application form along with additional information provided will form part of the contract of insurance with the Insurers. All facts material to the proposed insurance must be disclosed fully and truthfully and to the best of the Applicant's knowledge and belief whether or not they are the subject of a specific question herein. In addition to the information contained in the application form including all supporting documentation, if the Applicant is aware of any other information which it considers may alter, influence or prejudice the Insurers' appraisal of the risk being proposed, this information must be disclosed in conjunction with this application form.

By signing this application form the Applicant is consenting to the use of information, including sensitive personal information. Where personal information relates to third parties, the Applicant confirms that it has been given the requisite consent to disclose such information to the Insurers for processing.

If there is insufficient space to complete an answer to any question in this application form, please continue on the continuation space (and additional page) provided, which should then be signed, dated, and attached to this application form.

**COVERAGE PART A – PROFESSIONAL LIABILITY – "Claims Made"**

This insurance under Part A, is underwritten on a "claims made" basis, which means that if a claim is made against the Applicant then the Applicant MUST have a current policy in force. Any claims brought against the Applicant after the expiry of the policy period (or any specific run-off extension or extended reporting period) will NOT be covered.

**Insuring Clauses Available**

Policy Limits up to \$5,000,000 per Claim, \$10,000,000 in the aggregate are available across the following covers:

- Professional Negligence
- Libel & Slander
- Infringement Of Copyright
- Breach Of Confidentiality
- General Liability To Third Parties
- Rescuers & Good Samaritan Acts

In addition, the following are automatically included:

- \$250,000 Duty To Refer To Healthcare Service Providers
- \$100,000 Products Liability For e.g. Herbal Remedies
- \$250,000 Loss Of Documents
- \$100,000 Official Proceedings
- \$25,000 Personal Information Protections and Electronic Document Act Coverage (S.C.,2000, C.5)

**COVERAGE PART B – OPTIONAL - COMMERCIAL GENERAL LIABILITY POLICY – "Occurrence Basis"**

Commercial General Liability is available as an optional addition to coverage part A. Coverage under part A must be purchased for this additional Part B to apply. Insurance under Part B is on an "Occurrence Basis".

**Qualifications**

In the event of a claim, the Applicant will be required to produce qualification certificates.

**Approved Associations**

This application applies only to the activities specifically detailed below by the Applicant, AND for which the Applicant has an approved relevant qualifications. If the Applicant is in any doubt as to whether an individual activity or association is approved for cover under this policy, the Applicant must discuss this with the Coverholder prior to accepting cover hereunder.

**Applicant Acknowledgement**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**For Office Use Only**

PN	E	C	L	R	A	P
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**WARNING – This is a CLAIMS MADE policy.**

If the Applicant receives a claim or becomes aware of a circumstance that may give rise to a claim, the Applicant must contact Holman Insurance Brokers Ltd. immediately to ensure that the claim notification provisions under the policy are adhered to. Failure to do so could prejudice the Applicant’s ability to claim under the Applicant’s insurance policy.

If the Applicant is a new client to Holman Insurance Brokers Ltd. and the Applicant’s previous liability policy was not on a “claims made” basis with the same “retro-active date” to that provided under this insurance application please call Holman Insurance Brokers Ltd. for advice as the Applicant will be exposed to a gap in cover.

**Personal Information Of The Applicant (You) - Please provide the following specific information:**

Any Applicant who has qualified overseas shall also have to be individually approved prior to cover being authorized by Insurers.

1. Full Name of Applicant    First Name \_\_\_\_\_ Initial \_\_\_\_\_ Last Name \_\_\_\_\_

2.a. Address:

Street Address		
City	Province	Postal Code

b Contact numbers.    Business Telephone # \_\_\_\_\_ Cell # \_\_\_\_\_

Email Address: \_\_\_\_\_ Fax # \_\_\_\_\_

**3. a. Relevant Canadian Qualifications – PLEASE ATTACH CERTIFICATES**

Name of Association, School or Centre	Course Title	Dates MM/DD/YY

**3. b. Relevant Non-Canadian Qualifications -PLEASE ATTACH CERTIFICATES**

Name of Association, School or Centre	Course Title	Country	Dates MM/DD/YY

Any Applicant who has Non-Canadian qualifications will have to be individually approved prior to cover being authorized by Insurers.



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3. c Associations that you are a current subscribing member of (Including membership Nos):-

Name of Association	Membership No.	Date First Joined	Membership Type
<b>Society of Eye Care Professionals</b>			

Please provide evidence of current membership (e.g. Annual Certificate). **Please note that if the Applicant is not a member of any of the approved associations, there is no automatic cover and the application will have to be reviewed and specific authorized by the Insurers, and even if the authorization is approved the above premiums may not still apply.**

Any **Applicant** who has non-Canadian qualifications will have to be individually approved prior to cover being authorized by Insurers.

4 Date Of Birth: MM/DD/YY

5 Date Started Practice: MM/DD/YY

6 Is any of your work supervised?  Yes  No

If **YES**, Please advise by whom and under what circumstances:

Name of Supervisor	Address	Tel #	Email

7a. Are you a student or a candidate for admission to a profession, or an intern or any such other occupation that includes elements of educational tutelage?  Yes  No

Where the **Applicant** is a student or candidate for admission to a profession, or an intern or any such other occupation that includes elements of educational tutelage, it is a condition precedent to the right to be indemnified under this policy that the **Applicant** be under the supervision of a practitioner/instructor qualified within the activities covered and is restricted to performing practice treatments or case work only, and that the **Applicant** advises the recipient of such treatments (or their parent or legal guardian, if the recipient has not attained the age of 16) and that they are receiving treatment as part of a training program. The **Applicant** must not offer treatments outside of their capabilities which shall at all times be governed by the phase reached in their training program and their supervising instructor/practitioner's assessment.

b. Do you teach and/or certify or qualify another to teach others?  Yes  No

Where an applicant is a teacher, teaching is considered certifying and/or qualifying another to teach others. Not to be confused with instruction of others in participation of an activity.

Your policy does not extend coverage to the actions of your students. Examples of this would be:

- i) a student or graduate injuring another student during practical training;
- ii) a student or graduate causes harm to a patient and an allegation is made that the damages were in whole or in part as a result of insufficient or deficient training.

If **YES**, how often and to whom.

**Attach relevant qualifications.**

To Whom?	How often?

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- 8. Do you keep records for at least 7 years for all patients?  Yes  No
- 9. Have any negligence claims ever been made against you whether successful or otherwise?  Yes  No
- 10. Have any claims for dishonesty ever been made against you whether successful or otherwise?  Yes  No
- 11. Have any complaints or investigations ever been made or undertaken against you?  Yes  No
- 12. Have you ever had a document relating to the Applicant's activities unintentionally destroyed, damaged, lost or mislaid?  Yes  No
- 13. Has the Applicant ever been convicted of a criminal offence, other than a motoring offence, or have any prosecution pending?  Yes  No
- 14. Have any libel or slander claims, infringement of copyright or breach of confidentiality ever been made against you?  Yes  No
- 15. Have any sexual harassment and/or abuse claims ever been made against you?  Yes  No
- 16. Are you aware of any circumstances relating to the questions 10-16 above which may give rise to a potential claim or request for indemnity under this medical malpractice insurance?  Yes  No
- 17. Have you ever been convicted of any criminal offence, other than motoring, or is any prosecution pending?  Yes  No

**NOTE:**

If the answer to any of 10-17 above is **YES**, please provide full details:

- 18. Has any insurer ever cancelled, declined, refused to renew or accepted on special terms your Medical Malpractice Professional Liability Insurance? If **YES**, please give full details:  Yes  No
- 19. Do you currently purchase Medical Malpractice Professional Liability Insurance? If **YES**, please give full details:  Yes  No

LIMIT:	DEDUCTIBLE	EXPIRY DATE MM/DD/YY	RETRO-DATE: MM/DD/YY	PREMIUM
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### Premium Calculator 2013

#### OPTICIANS

<b>COVERAGE – A – "Claims Made" Professional &amp; General Liability</b>				
Limits		Deductible	Annual Premium Opticians	SELECTED PREMIUM
▼ Check off one Please select and check off the required limit. Write the applicable premium in the column. ▼				
<input type="checkbox"/>	\$2,000,000 per Claim / \$2,000,000 Aggregate	NIL	\$85	\$
<input type="checkbox"/>	\$2,000,000 per Claim / \$4,000,000 Aggregate	NIL	\$105	
<input type="checkbox"/>	\$3,000,000 per Claim / \$3,000,000 Aggregate	NIL	\$110	
<input type="checkbox"/>	\$3,000,000 per Claim / \$6,000,000 Aggregate	NIL	\$125	
<input type="checkbox"/>	\$5,000,000 per Claim / \$5,000,000 Aggregate	NIL	\$130	
<input type="checkbox"/>	\$5,000,000 per Claim / \$10,000,000 Aggregate	NIL	\$160	
If the following activities are undertaken the above premiums will be increased with the following additional premium loading:				
▼ If you answered YES to questions 7.a, 7.b, loading applies. Check off all that apply.			<b>LOADING</b>	
<input type="checkbox"/>	Student Status – Question 7.a.	ADD	30%	\$
<input type="checkbox"/>	Teaching - Question 7.b.	ADD	50%	\$
<b>TOTAL PART A</b>				

<b>COVERAGE – B – (OPTIONAL) – Commercial General Liability – "Occurrence Basis"</b>					
▼ Check off one. Please select and check off the required limit. Write the applicable premium in the column. ▼					
Limit		Annual Premium	PREMIUM		
<input type="checkbox"/>	\$1,000,000 per Claim / \$1,000,000 Aggregate	\$125	\$		
<input type="checkbox"/>	\$2,000,000 per Claim / \$2,000,000 Aggregate	\$195			
<input type="checkbox"/>	\$5,000,000 per Claim / \$5,000,000 Aggregate	\$400			
included above:					
<ul style="list-style-type: none"> <li>• \$1,000,000 Personal &amp; Advertising Injury Liability</li> <li>• \$5,000 per person/\$10,000 per claim Medical Expenses</li> <li>• \$500,000 Tenant's Legal Liability</li> </ul>					
<b>TOTAL PART B</b>				\$	
<b>TOTAL PART A &amp; B</b>				\$	
For residents of Manitoba add 8% Quebec add 9% Ontario add 8%				<b>TOTAL INCLUDING TAX</b>	\$

Please advise the date insurance required is to be effective: MM/DD/YYYY

**NOTE: COVERAGE CAN ONLY BE BOUND AND CONFIRMED BY HOLMAN INSURANCE BROKERS LTD.**



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**Protection of the Applicant's Personal Information:**

By completing this application and returning it to Holman Insurance Brokers Ltd., the **Applicant** agrees and consents to the collection, use and disclosure of such information, including any personal information, by Holman Insurance Brokers Ltd. for the following purposes:

- Communicating with the **Applicant**
- Assessing the **Applicant's** application for insurance
- Disclosing information to Insurance Companies
- Negotiating, maintaining or renewing insurance on the **Applicant's** behalf
- Providing claims assistance and service.
- Advising the **Applicant** of other products or services
- Complying with regulators and legal authorities

For more information about our privacy policies and practices or for a copy of our Privacy Policy please visit our web site [www.holmanins.com](http://www.holmanins.com) or contact our Privacy Officer at Holman Insurance Brokers Ltd.

**DECLARATION**

I/we declare that the above statements are true in every respect. I/we hold qualification certificate(s) stated on this application form. I/we have not withheld or misrepresented any material fact. I/we agree that this application will form the basis of the contract between me/us and Holman Insurance Brokers Ltd.

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**Applicant's Signature**

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**Date**

## Professional and General Liability Checklist

Application completed in full. All questions must be answered.  
All pages # 1 to #6 must be returned. (including page #1).  
Relevant certificates and qualifications attached.(see question #3)  
Membership Documentation (e.g. Certificate of Membership).  
Resume cv attached.  
Copy of current policy (if you answered "yes" to question #18  
Premium calculation – page 5.

  
  
  
  
  
  

Premium payment  attached  online Bank confirmation # \_\_\_\_\_ Name of Bank: \_\_\_\_\_

### PAYMENT OPTIONS

#### Internet Banking

Each bank has designed a unique format for their web site. However, the necessary procedures are generally similar.

1. Under Bill Payment: Choose Add Payee/Bill.
2. Enter Holman. Choose All Categories and province Ontario and submit.
3. Under Bill company/Payee - Select Holman Insurance Brokers Ltd. and enter your account number which is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. Select the account you wish to withdraw the funds from. (i.e. credit card, savings, chequing, line of credit). Indicate the amount of payment and submit. A confirmation and reference number will be displayed to acknowledge your payment.

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#### Telephone Banking

1. Request your bank set up a new Payee/Bill to do a Bill Payment.
2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. Your banking institution will then take your payment over the telephone by your choice of payment method.

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#### Debit Card Payments

1. Contact your bank by telephone or visit in person. Request that they set up an option to allow you to make Bill Payments by Debit Card.
2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. Once you have set up Holman Insurance Brokers Ltd., you are able to proceed with payments via your branch ATMs with your debit card.
5. Choose banking option: Bill Payment and follow your bank instructions.

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#### In Person at the Bank

1. At your own bank, request they set up a new Payee/Bill to do a Bill Payment.
2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. You can choose to pay via the different accounts you hold with that particular bank or by other financial institution credit cards.
5. When paying in person at different financial institutions, bring your invoice/statement and request to make a Bill Payment.
6. Advise the teller that the Payee is Holman Insurance Brokers Ltd. and follow the prompts from step #2.

**Note:** Do not ask for a wire transfer or funds transfer, the banks charge you extra for this service and charge us extra for which we do not reimburse. These additional fees can range as high as \$50 or more.

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#### By Mail

Cheque or money order payable to:  
**Holman Insurance Brokers Ltd.**  
**3100 Steeles Ave. East Suite 101**  
**Markham ON L3R 8T3**