

IMPORTANT NOTICES REGARDING INSURANCE FOR OPTICIANS FROM THE OAC AND OOM

- **Notice from the Opticians Association of Canada (OAC)**

Malpractice exists in cases where a patient/client sustains some level of damages from a professional during his or her official duties. Damages are a legal term, but ultimately, include a number of harms that the patient/client sustains as the result of services and treatment, which can include injury, exacerbated medical issues, unnecessary medical costs, untreated but otherwise treatable conditions, as well as a whole host of other issues relating to income earning capacity, costs of medical care, as well as psychological and emotional duress. Damages are grounds for a lawsuit in many cases.

The OAC Professional Liability Insurance is only for Licensed Optician members of the OAC. There two major conditions required for the policy to be valid:

- **Opticians must be a member of the OAC**
- **Optician must have a valid license to practice**

- **Notice from the Opticians of Manitoba (OOM) re License of Record**

Even though opticians working in an optometric practise aren't required to have a License of Record, the opticians are liable for their actions under their own opticians license and not just the Optometrist's license. i.e. a patient can launch a suit against the optometric practise under the optometrists liability as well as the individual optician under their own liability.

It is therefore recommended that opticians who are working in an optometric practise (and who have chosen not to obtain an optician's license because they are working under an optometrist), should obtain their own optician's license as well as their own professional liability insurance either through a private insurer or through membership in the Opticians Association of Canada.