

# COLLEGE OF OPTICIANS OF BRITISH COLUMBIA

## Proof of Insurance Instructions (First Time Applicants only)

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### ACCEPTABLE PROOF OF PROFESSIONAL LIABILITY INSURANCE

Please ensure all three pieces of the following information under “A. Required Information” are included in the liability insurance document when submitting to the College.

#### A. Required Information

Regardless of the format of the proof of insurance, the following information **must** be clearly stated:

##### 1. To whom the coverage applies

- The street addresses of all business insured under the policy, the name of the underwriter and the policy number
- The proof of insurance may name individuals, specify the number of individuals covered, or contain words to confirm all employees are covered.
- If individuals are not named in the document, it must be accompanied by a letter from the business owner (or regional manager where appropriate) that confirms the employment of the opticians who are covered.

##### 2. Explicit verification to show insurance liability at least **\$1,000,000 per occurrence.**

- The proof of insurance must show the words “per occurrence” for the coverage.
- The alternative choice, “each claim,” is also acceptable.

##### 3. The expiration date of the current policy

- The expiration date must be clear and include the day, month, and year.

#### B. Format of the Insurance Proof

The following are acceptable formats for the proof of insurance:

- A certificate of insurance issued by the insurance broker (preferred);
- A letter signed by the insurance broker on company letterhead; or
- The face sheet and declarations page of the insurance policy, provided that all of the requested information is present and clearly stated.

The College **will not** accept the following as proof of insurance:

- Entire insurance policies and references to lengthy policy wordings, definitions, etc
- Certificates of insurance provided through third parties. All certificates must be sent directly from the broker or the registrant. When insurance is purchased through a third party such as an association, the agent/broker of record must supply a list of insured registrants to the College of Opticians of BC on a quarterly basis.