By now, your practice is running smoothly.*

Until it doesn’t. As an established physician with a mature, successful practice, you’d assume everything is arranged, sorted and dealt with. But over the years, the practice you started with has probably grown and matured into something more substantial. And like always, there are a lot of people depending on your business for their own livelihoods. If something should threaten it, they all suffer the consequences.

Not for profit. All for doctors.

Focused on your needs, now.

OMA Insurance is focused on offering doctors the right insurance solutions at the right time in their lives. As an established physician enjoying the success of your career and practice, you need insurance solutions that are tailored to the needs you have now. Nothing superfluous, but nothing overlooked. More than just a collection of insurance products, OMA Insurance makes sure your coverage matches your specific needs as an established physician. And because we’re not for profit, you know our recommendations put your protection first, not shareholder profits.

Protect your business.

As an established physician with a strong and successful practice, you know just how much depends on your ongoing role in the business. In addition to practicing medicine, you are responsible for contributing to making that business vibrant and profitable – protecting your ability to fulfill your financial obligations in case of illness, as well as protecting your business from financially damaging losses. This package contains product information for insurance products that protect the business side of your practice, ensuring you have the flexibility and freedom to concentrate on your patients.
Business protection solutions ensure you protect the business you’re building.

**YOUR PRACTICE CONCERNS**

- Business interruption
- Doctor disability
- Disease outbreak
- Bodily injury or property damage
- Key person coverage
- Computer or equipment breakdown
- Patient records and privacy protection
- Employee theft
- Patient records and privacy protection
- Bodily injury or property damage
- Key person coverage
- Computer or equipment breakdown
- Employee theft

**YOUR INSURANCE OPTIONS**

- Office/Clinic Insurance
  Mitigate risk and control losses affordably with comprehensive business coverage.
- Commercial Insurance
  Complete and fully customizable insurance solutions for the business side of your career.
- Professional Overhead Expense
  Keep your practice running smoothly while you recover from disability or illness.

**Business Protection Solutions**

- OCI
- R&R
- BI
- KPI
- DI
- LI
- PD
- SS
- OMR
- EP

- LLC
- RR
- CI
- POE
- COM

- Legal Liability Costs
- Records Retrieval
- Business Interruption
- Disability
- Life
- Key Person Insurance Coverage for losses due to extended incapacity or death of a key member of your business.
- Critical Illness
- Professional Dues
- Equipment Payments
- Staff Salaries
- Office Mortgage or Rent
- Repairs & Replacement

Office/Clinic Insurance
Mitigate risk and control losses affordably with comprehensive business coverage.
Regular re-evaluation.

As an established doctor, it’s still important to regularly revisit the coverage you have to ensure it continues to align with the life you and your family have built.

• Perhaps you’re preparing for your children to leave for school and want to ensure their expenses are covered.
• Perhaps your marital status has changed and you have more than one family who are depending on you.
• Or maybe you are already debt free and want to concentrate on wealth preservation or leaving a legacy for your family or favourite charities.

If it’s been more than a few years since you’ve reviewed your coverage, now is the time to re-examine your evolving needs, and adjust your coverage accordingly. Your OMA Insurance advisor can give you insightful, unbiased advice on every aspect of your insurance coverage.

### Asset Assessment Survey

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<tr>
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<th>Yes</th>
<th>No</th>
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<tr>
<td>Has it been <strong>more than three years</strong> since you reviewed or updated the coverage you have, or are you unclear what is covered by the products recommended to you?</td>
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<td>Has there been a significant <strong>life event</strong> (marriage, divorce, death in the family) that will have a significant effect on your assets, beneficiaries or income?</td>
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<td>Are there any <strong>changes to your work status</strong> – expanding practice, volunteer work, study participation – that will alter your income or your exposure to risk?</td>
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<td>Is your insurance coverage currently <strong>scattered</strong> across a number of providers, brokers or underwriters with no one focusing on your overall plan?</td>
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If you answered **YES** to one or more of these questions, an OMA Insurance advisor can help you make sense of your needs and coverage at this stage in your career. Our non-commissioned advisors advocate solely for the best interests of doctors, helping explain, clarify, and if necessary, help you find the additional coverage you need. **Not for profit. All for doctors.**

### Contact Us

At OMA Insurance, we know different people prefer different ways of engaging with their insurance provider. We’re here to provide the best option for you. You can speak to an advisor personally, explore our products and services on our website, or email your specific questions and requests. Your coverage, on your terms.

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