



# Your Insurance Advisor

## Unique Protection. Expert Advice

**You take pride in saving lives—we take pride in protecting yours.**

Making a decision to purchase insurance isn't easy. With so many product types and plans available, often choosing the right coverage can be a daunting task especially with other insurance companies out there vying for your business.

Finding the right advisor to help you with the process can be even harder.

**At OMA Insurance we understand physicians.**

We understand the challenges that come with making the right insurance choice at every stage of your life and your career. Whether you are a student, resident, career starting physician, an established practitioner or in the retirement phase – we have you covered with customized insurance solutions and special offers.

For over 60 years, OMA Insurance has been the source of information, advice and insurance solutions uniquely tailored for doctors and their families. Plus, our non-profit status means that our focus is on your best interests.

With a team of non-commissioned advisors in Ontario and Atlantic Canada dedicated to understanding your insurance needs, our chief concern is to make sure that you know what you are buying, and to provide it at a cost that makes sense for you while ensuring it meets your needs at each stage of your life and career.

**Our approach is simple:**

**Educate** you about risk, why it matters to you and the options available to you.

**Listen** to learn about your individual situation, needs and what you want in your insurance solutions.

**Advise** you on recommended actions based on your unique situation.

**Act** to implement the solutions that protect your lifestyle.

At OMA Insurance, we are not just another insurance company—we are a group of people that truly care about our members and are experts on protecting your assets, lifestyle and business—it's a responsibility and a relationship that we take seriously.



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# Assessing Your Risks

Wherever you are in your career, OMA Insurance has a wide range of solutions to address your unique needs and to give you physician-focused, thoughtfully designed protection suited to your career and life.

**Our approach is personal, our advice is backed by expertise, and most importantly, our service is comprehensive.**

It's important to regularly revisit any insurance coverage you have to ensure it continues to align with the life you and your family have built. 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.

## Lifestyle Insurance Assessment Survey

Has it been more than three years since you reviewed or updated your insurance coverage?	Yes	No
Are you unclear about the insurance protection you have or need for your lifestyle, assets and/or business?	Yes	No
Has there been a significant life event (marriage, divorce, death in the family) that has a significant effect on your beneficiaries, assets or income?	Yes	No
Are there any changes to your work status – expanding practice, volunteer work– that will alter your income or your exposure to risk?	Yes	No
Is your insurance coverage currently scattered across a number of brokers, agents or planners with no one person focusing on your overall plan?	Yes	No

**\* 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 every stage of your career. Our non-commissioned advisors advocate solely for the best interests of doctors, helping explain, clarify, and obtain, if necessary, the right coverage you need.

**OMA Insurance Advisors can help you with the following solutions:**

### Protecting Your Lifestyle

- Critical Illness
- Disability
- Health & Dental
- Life
- Travel
- AD&D
- Long Term Care

### Protecting Your Assets

- Automobile
- Home
- Cottage
- Tenant/Personal Property
- Umbrella Liability

### Protecting Your Business

- Office/Clinic
- Professional Overhead Expense
- Commercial
- Cyber Liability
- Key Person