

FAQs

Oral Health Association of Australia Member Insurance Program 2026

About the program

What is the Oral Health Association of Australia (OHAA) Member Insurance Program?

The OHAA Member Insurance program offers members access to comprehensive insurance products and exclusive rates with our insurance partner BMS.

Why has the OHAA chosen BMS as their insurance partner?

Ensuring OHAA members have access to comprehensive cover, additional evidence-based risk management material and exceptional service for insurance queries and claims is paramount. BMS is a specialist insurance

intermediary dedicated to servicing associations and their members and will continue to enhance the OHAA Member Insurance Program.

Can I buy insurance via BMS without an OHAA membership?

No, the negotiated rates are for OHAA members only. It is a requirement of the insurance policy that you hold an active OHAA membership.

Can I apply outside of my OHAA membership renewal?

Yes, you can opt-in to the insurance program at any time.

Who do I call if I have any insurance-related questions?

Please contact BMS on

1800 940 764 or via email **ohaa@bmsgroup.com**

Can I cancel my insurance?

You can cancel your insurance at any time. Contact BMS on **1800 940 764** or at **ohaa@bmsgroup.com**

Can I opt out if I don't want insurance via BMS?

It's not compulsory to participate in the OHAA Member Insurance program, however adequate insurance while practicing is an Ahpra registration requirement.

How do I know if I'm covered?

BMS will email you a confirmation of cover along with your important insurance documents once you have purchased cover.

About the products

What is Professional Indemnity (PI) Insurance?

Professional Indemnity Insurance protects you against allegations or third party claims due to injury or damages that have resulted from a negligent act, error, omission, malpractice or breach of duty that has arisen out of your professional capacity as an oral health

practitioner.

What is Public Liability Insurance?

Public Liability Insurance provides cover for bodily injury or property damage to a third party that occurs while conducting your professional activities.

This is primarily a legal defence costs cover but also covers settlement costs in the event that

you are found to be liable and/or negligent in causing the injury or property damage.

What is Products Liability?

Products Liability Insurance covers you for actual or alleged bodily injury or property damage to a third party arising through use of a product sold, supplied, or manufactured by you.

Navigating the BMS Portal

What is the BMS Portal?

The BMS Portal is the dedicated online platform for OHAA Members to purchase, renew and manage insurance as part of the OHAA Member Insurance Program with BMS.

How do I update my details?

Log in to your BMS Portal, click 'Connect with us' and submit an enquiry form. Our team will confirm the change with you.

I can't remember my username?

Please contact BMS for assistance.

I can't remember my password?

You can reset your password at any time by clicking 'Forgot my password'. You will receive an email with instructions and a link to reset your password.

I haven't received my reset password email.

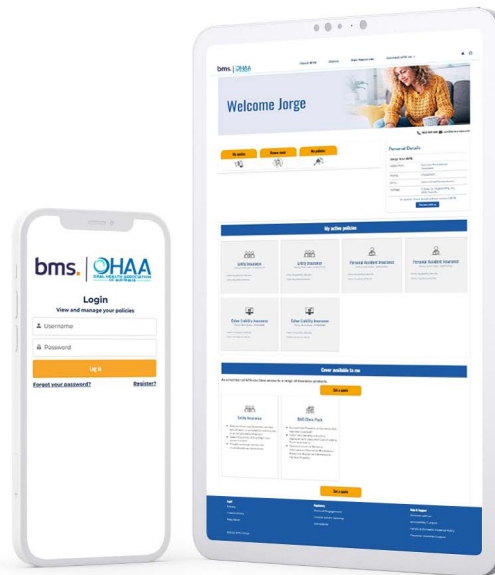
Please check your spam or junk folder if you haven't received your reset password email within a couple of minutes. If the email still does not arrive, please contact BMS.

My policies

Why can't I see all of my policies in the BMS Portal?

Your active policies can be found by clicking the 'My policies' button on the home page of the BMS Portal.

Please contact BMS if you can't see all of your policies listed.



How do I download my policy documents?

Log in to your BMS Portal, click 'My policies'. Locate the policy and click 'View details'. Click 'View documents'. A list of your policy documents will be available to download by clicking 'Download'.

Renew my policy

Where do I renew my policy?

Log in to your BMS Portal. Click on 'Renew cover'. Locate the policy you would like to renew and click 'Renew'. Complete the renewal form.

You will receive a renewal confirmation email when your cover has been renewed.

I need to make a change to my policy before renewing.

Contact BMS before starting to renew cover.

My Quotes

I started a quote but haven't paid yet. How do I continue?

Log in to your BMS Portal, and click 'My Quotes'. A list of your

active quotes will be listed here. Click 'View details' to review quote. Click 'Complete policy' to purchase cover.

My quote expired. What do I do?

If your quote expires you will need to start a new quote.

I'm trying to start a quote but can't select the policy to start.

There could be several reasons why you're unable to get a second quote.

- **You have an existing policy:** If you have an existing policy and need to make a change, contact BMS.
- **Purchase another policy:** If you need more than one of the same policy, contact BMS.
- **Trying to renew:** Return to the homepage and click 'Renew Cover'.

Professional Indemnity and Public & Products Liability Insurance

When can I add insurance to my membership?

As long as your OHAA membership is active, you can purchase cover at any time throughout the year via the BMS Portal.

Will this policy cover my past activities?

Yes, the Professional Indemnity and Public & Products Liability Insurance policy offers retroactive cover provided that there are no known and unreported circumstances that may lead to a claim.

Please see your Policy Wording and Schedule for full terms and conditions in relation to this cover.

Does this policy cover me when I retire?

Your policy can be put into run-off in this instance at time of renewal, subject to the terms and conditions of the Policy Wording, and may be at an additional cost.

To activate run-off, please contact BMS to advise the date your retirement will commence on **1800 940 764** or via email at **ohaa@bmsgroup.com**

What other insurance products can I purchase?

OHAA members have access to professional indemnity and public & products liability insurance, but also a range of other policies with BMS. This includes:

Business Insurance

Entity Insurance

Cyber Liability Insurance

Visit the BMS Portal for more

information or to get a quote, **ohaa.bmsgroup.com**

What happens if I have a leave of absence during the year?

The Professional Indemnity and Public & Products Liability insurance policy is a claims made policy. This means the policy only provides cover for any prior acts as long as you have an active policy at the time of a claim. Therefore, it's important to ensure you have a policy in place should you take a leave of absence (leave where you'll likely return to work at some stage). This will help ensure you're covered should a claim arise during this time.

Am I covered to work online?

Your policy covers the advice you give online in the same way, with the same limitations as it does in person.

You should always operate within the limitations of your insurance policy and scope of practice. Territorial and jurisdictional limitations of the policy apply.

Am I covered for a data breach?

This policy does not cover data breach. However, cybercrime is increasing and if you run a business you should consider protecting your clients data with a cyber insurance policy.

Am I covered if I treat family members?

No, there is no cover when you are providing your services to family members.

I'm a student member. Am I covered?

Student members can get complimentary cover under the OHAA Member Insurance Program provided they are working within their scope of practice and are under supervision. Simply apply for

cover in the BMS Portal.

Entity Insurance

What is Entity Insurance?

Entity Insurance is professional indemnity and public liability insurance for your practice. This is different to your individual Professional Indemnity and Public & Products Liability insurance policy, or the individual professional indemnity cover held by consultants or contractors engaged by your business. If your business is named in a legal action, these costs are not covered by your individual Professional Indemnity and Public & Products Liability Insurance.

It is important to note that entity insurance does not cover consultants or contractors engaged by your practice for their actions while working within your clinic.

How do I ensure that my practice is covered?

To arrange cover for your practice, you can purchase Entity Insurance from BMS. Get a quote in the BMS Portal, or speak to BMS on **1800 940 764** or at **ohaa@bmsgroup.com**

Claims

What do I do if I have a claim or complaint made against me?

Do:

- Immediately report any potential claim to BMS
- Formally document the incident, including details of those involved
- Complete and submit a *BMS Insurance Notification Report*
- Provide copies of any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation including clinical notes, telephone memos and filenotes.

Don't:

- Speak with any third parties about the claim
- Engage with and retain lawyers before reporting a claim
- Admit liability or offer compensation to independently settle a claim
- Retrospectively amend or change any medical records once a statement of claim or professional complaint has been received.

If you are aware of a potential claim you should contact BMS directly.

More information

BMS Risk Solutions Pty Ltd (BMS) is the exclusive insurance partner for the OHAA Member Insurance Program.

BMS is part of the wider BMS Group, offering a diverse range of specialty insurance and reinsurance – including cover for healthcare and regulated professionals through associations across Australia, Canada, Europe and New Zealand. With the support and resources of our wider group and established local knowledge and care, BMS is the insurance partner you want on your team.



For more information visit **the OHAA website** or speak to BMS on 1800 940 762 or email **ohaa@bmsgroup.com**

You must be a current Oral Health Association of Australia (OHAA) member to be eligible to register for the OHAA Member Insurance Program. If your membership ceases you will not be offered renewal when your policy expires. In offering this insurance to our members OHAA is a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. The insurance policies are arranged by BMS under binder with the insurer. When acting under a binder BMS acts as agent for the insurer and not as your agent. This is general advice only and BMS has not considered whether it was suitable for your personal circumstances, current objectives, needs or financial situation. Please read the Policy Wording/Product Disclosure Statement and the BMS Terms of Engagement which contains the Financial Services Guide before making a decision about purchasing this policy. There is a Target Market Determination for the Personal Accident policy. As a distributor, OHAA may receive a percentage of the commission paid to BMS by the insurer and/or a fee per policy in offering this insurance to members.