



Professional Liability and General Liability Insurance for Optometrists

Expertise

Affinity Healthcare and our affiliates, Nurses Service Organization and Healthcare Providers Service Organization, together administer insurance protection to over one million individual healthcare professionals and 18,000 healthcare businesses. When you work with Affinity Healthcare, you'll find that we understand the needs of optometrists and offer outstanding coverage and service.

For example, some professional liability insurance programs provide limited malpractice coverage to optometrists. As your advocate with the insurance industry, we've made sure that the Affinity Healthcare plan covers the range of professional optometric services provided within each state's defined scope of practice.

General Policy Provisions

Owner(s), Business Entity and Employees Covered – The policy covers the business owner(s), your business entity, and your employees all under one policy. Coverage also includes volunteer workers, *locum tenens* professionals engaged as a replacement (for not more than 90 days per policy period) and students enrolled in a training program at your place of business.

Legal Expenses – In the event of a covered claim, an attorney specializing in optometric liability claims will be provided to represent you. Your legal expenses are paid in *addition* to your liability limit – WIN OR LOSE.

Consent to Settle Rights – The insurance carrier will not settle a malpractice or general liability claim without the insured's approval.

Deductible – None.

Professional Liability Insurance

Professional Liability – Covers you up to \$1,000,000 each claim/up to \$3,000,000 aggregate (higher limits available) for claims you become legally obligated to pay as a result of providing professional optometric services.

Optometrists Administrative Proceedings Defense – Reimbursement for your legal defense and other covered expenses in the event of a state medical board or licensing authority hearing. Includes coverage for a U.S. Department of Health & Human Services proceeding, investigation, or privileging hearing due to alleged violations of the Emergency Medical Treatment and Active Labor Act of the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Sexual Misconduct/Abuse Coverage – up to \$25,000 aggregate – Insures you for amounts you are legally obligated to pay as a result of covered claims involving acts of sexual misconduct related to professional services. There is no coverage for criminal acts, including consensual sexual activity.

Continued.

Professional Boards or Organizations – Insured optometrists are covered while acting as a member of any committee of any licensed hospital or other healthcare facility, professional medical association or society or of a legally constitute professional standards review organization.

Defendant Expense Benefit for Lost Wages – up to \$500 per day – You will be reimbursed for lost wages and covered expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim.

Deposition Expense Reimbursement – up to \$2,500 aggregate – Pays for attorney fees as a result of your required appearance at a deposition that arises out of a covered claim for professional services.

Assault Coverage – up to \$5,000 aggregate – If you are assaulted at work or while commuting to or from your workplace, we will reimburse you for your medical expenses, including emotional counseling, or reimburse you for damage to your property.

Fire Legal Liability – up to \$50,000 aggregate – Liability coverage for damage by fire to a building the optometrist rents and occupies.

Medical Payments – up to \$5,000 aggregate – Pays for reimbursement of medical expenses to others injured at your business premises.

Financial Stability

The Affinity Healthcare program is underwritten by a financially stable, global insurance carrier, with an A.M. Best insurance company rating of “A” (Excellent) and a Standard and Poor’s credit rating of “A+” (Strong).

General Liability Insurance

Commercial General Liability – up to \$1,000,000 each claim/up to \$3,000,000 aggregate – Protection against liability claims for bodily injury and property damage arising out of the insured’s premises, operations, products and completed operations. Coverage includes:

Personal and Advertising Injury Protection – up to \$1,000,000 each claim/up to \$3,000,000 aggregate – Insures you against covered claims arising out of your business including advertising, publishing, broadcasting done by you, including allegations of slander, libel, malicious prosecution, invasion of privacy, copyright infringement, and other alleged injuries.

For more information on the
Affinity Healthcare Optometrist program:

Call us at 877.738.3714

Email us at optometry@aon.com

Visit us at www.affinityhealthcareprogram.com

Administered by:

