Optometrists Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Optometry malpractice is usually low cost, and carriers mostly look at therapeutic prescribing, any surgical procedures and optical sales.

WHAT'S COVERED

Professional liability
Claims of missed diagnosis such as glaucoma or detachment.

Products liability
Claims from eyeglasses and contact lenses you dispense.

Business property
Exam equipment, frames and optical inventory.

Board defense
Legal costs to answer a licensing board complaint.

Cyber and HIPAA
Breaches of patient records and billing data.

Good to know
Frame and lens inventory is often underinsured, so give a current inventory value.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Laser or surgical procedures unless declared
- × Services beyond your state scope of practice

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- License number for each optometrist
- Scope of practice (therapeutic, laser)
- Optical inventory value
- Current declarations page

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/optometrists/

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