# Tempted by cheaper insurance for your practice?



#### Don't settle for second best

If you're a practice owner or decision maker thinking about switching your medical malpractice insurance, we've outlined seven important questions for you to consider:

### Am I covered for the acts and omissions of my dispensing opticians and other practice staff?

Without vicarious liability insurance, you could be liable for the actions of an employee. The AOP includes vicarious liability insurance as standard as part of your membership\* www.aop.org.uk/vicariousliability

#### Is my business covered if a claim comes in after an employee or locum has stopped working for me?

As long as you have the vicarious liability cover through your AOP membership\* when the claim is notified, your business will be covered **www.aop.org.uk/vicariousliability** 

#### Do I or my employee members have to pay for retrospective or run-off cover when we join or leave?

Retrospective cover is in place the moment you join and run-off cover for the period you are a member is automatic as part of the policy, at no additional fee **www.aop.org.uk/insurance** 

\*Subject to all optometrists in the business (owners, employees and locums) being AOP members





#### Who are the in-house team who'll be protecting my business and my professional reputation?

We don't outsource our services. You can see the names, job titles and direct numbers for our 50+ team of experts **www.aop.org.uk/ourpeople** 

#### How will I ensure my team and I have access to the best education and development opportunities?

This year, we provided access to 35 CET events, most were free to members, 54 online exams and 10 webinars. Next year, we are launching our first event for the whole practice team **www.aop.org.uk/events** 

#### What added value does the AOP offer my business?

Our membership is much more than just insurance. Our GOS audit tool, and locum and pre-reg vacancy listings are free to use for members, and we are launching a new jobs board soon. Our employment law team can advise you if you have an issue with an employee. And your business can also benefit from our marketing resources including patient leaflets and public eye health campaign resources **www.aop.org.uk/business** 

#### How will my staff keep abreast of the latest news and technology in the profession?

Our award-wining journal, Optometry Today, is packed with news, features, CET and CDP, which members highly value, plus regular email updates to keep you and your team informed **www.optometry.co.uk** 

After I sold my practice, I was implicated in a legal matter when the new owner was sued. I immediately called the AOP legal team. They handled it so professionally and swiftly, I cannot recommend membership strongly enough, it's worth every penny.

AOP member and business owner

## Choose the AOP for you, your team and your business

www.aop.org.uk/best