

HEALTHCARE PROVIDERS SERVICE ORGANIZATION

INSURANCE Designed for OPTOMETRISTS

While some professional liability insurance plans provide limited malpractice coverage to optometrists, we've made sure the Healthcare Providers Service Organization (HPSO) Optometrist Program covers the range of professional optometric services provided within each state's defined scope of practice.

Entity coverage

While some optometrists have one professional liability insurance contract for their business entity and another for themselves as a practitioner—the HPSO Optometrist Program may save your client money by covering the business owner(s), business entity and employees under one policy.

Consent to settle rights

The insurance carrier will not settle any claim without the insured's approval.

Stability

The Program is underwritten by a financially stable, global insurance carrier, with an A.M. Best rating of "A" (Excellent) and a Standard and Poor's credit rating of "A+" (Strong).

Program highlights

The HPSO Optometrists Program includes professional liability and general liability under one contract. The benefits of the program include:

- Professional Liability Insurance
 - Limits up to \$2,000,000 each claim/up to \$4,000,000 aggregate (higher limits available)
 - Optometrists Administrative Proceedings Defense: \$25,000 aggregate
 - Sexual Misconduct/Abuse Coverage: \$25,000 aggregate
 - Professional Boards or Organizations
 - Defendant Expense Benefit for Lost Wages: \$500 per day
 - Deposition Expense Reimbursement: \$2,500 aggregate
 - Assault Coverage: \$5,000 aggregate*
- General Liability Insurance
 - Limits up to \$2,000,000 each claim/up to \$4,000,000 aggregate
 - Personal and Advertising Injury Protection: \$1,000,000 each claim/\$3,000,000 aggregate
 - Fire Legal Liability: \$100,000 aggregate
 - Medical Payments: \$10,000 aggregate
- Consent to settle privileges
- Zero deductible

To learn more about the Optometrists Insurance Program or how to join our broker network, contact:

Teresa DeCecco | Ext. 1 | Northeast: CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV

Stu Holloway | Ext. 2 | Southeast: AL, AR, FL, GA, KY, LA, MS, NC, SC, TN

Bernard Holicky | Ext. 3 | Central: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, OK, SD, TX, WI

Russ Johnston | Ext. 4 | California

Anthony Burnham | Ext. 5 | West: AK, AZ, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY



877.256.6215

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Hatboro, PA 19040

www.AffinityHCP.com



*Assault Coverage not available in Texas.

Healthcare Providers Service Organization is a registered trade name of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA, MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

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All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy as issued by the insurer.

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