



Protecting the Future of Optometry

PROFESSIONAL LIABILITY

BUSINESS LIABILITY

BUILDING COVERAGE

BUSINESS PERSONAL PROPERTY

WORKERS COMPENSATION

EMPLOYEE BENEFITS

FINANCIAL PLANNING

**Offering Optometrists Fully Integrated
Exclusive Insurance and Financial Services**



USI Optometric: Specialists at USI Insurance Services Corp., Inc.

INSURANCE EXPERTISE WITH A PERSONAL TOUCH

USI Optometric, a division of USI Insurance Services Corp., the 9th largest insurance broker in the US, offers Optometrists the most advanced, comprehensive and cost-effective insurance programs available.

USI Optometric protects Optometrists against claims arising from error or negligence while performing professional duties, including co-management and treatment of ocular disease.

- USI is the largest writer of optometric coverage with our carriers which allows us to utilize pricing capabilities other agents may not have access to.
- The service center provides assistance specifically tailored to Optometrists, including a dedicated optometric claims unit, with extended service hours to meet your needs.
- All policies are written on an "occurrence" based form. The occurrence policy protects you against incidents that occur while the policy is in force, regardless of when the claim is reported.
- Our convenient Business Owner's Policy, including professional liability, protects your practice on one, easy-to-read policy. This delivery form prevents coverage duplication and, more importantly, gaps in your protection.

Unlike other insurance products, this policy provides coverage for the Optometrist's entire scope of practice. Adhering to state law regarding the parameters of surgical procedures, USI is able to provide you with the most comprehensive policy available.

WORKERS COMPENSATION

Workers' compensation could be your most important coverage if you have employees. State law requires that certain benefits be paid for employees who are injured on the job.

These benefits include:

- All Medical Expenses
- Salary Continuation
- Disability Benefits
- Death Benefits

NOTE: Workers' Compensation is not the same as unemployment compensation or true disability insurance.

OFFICE PACKAGE POLICY

The USI Optometric Program includes the business owners' package especially designed for Optometry practices.

Broad coverage includes:

- Professional Liability
- Buildings
- Business Contents
- Loss of Income for 12 months
- Office Liability
- Signs
- Employee Dishonesty
- Money & Securities
- Valuable Papers
- Accounts Receivable

Professional/General liability limits are for standard limits of \$2,000,000 per incident/\$4,000,000 aggregate (per year). Other limits are available upon request.

Additional umbrella coverage can be added to your policy, in increments of \$1 million (up to \$10 million umbrella available).

BUSINESS OWNER / EMPLOYEE

It is important to declare any employed Optometrist as you may be held liable for their actions. If they are working for you and are sued, you could be included in the suit. USI Optometric can cover your employed Optometrists.

OPTICIANS

The USI Optometric Program provides professional liability to Opticians for the fabrication and dispensing of eyewear.

INDEPENDENT CONTRACTOR

As a self-employed Optometrist, you are considered an independent contractor. As an independent contractor, you need a policy in your own name to ensure you are covered wherever you work. USI can provide you with this protection.



NEED A QUOTE?

Simply call or e-mail an account representative for an application. A representative will contact you with your quote within two business days of receipt of the signed application.

Our dedicated Account Management team is here to assist you with all of your insurance needs!

CALL FOR AN APPLICATION

800-621-8412

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For more information on the USI Optometric program, please visit our website at: www.usioptometric.com

USI INSURANCE SERVICES CORPORATION

USI Insurance Services Corporation is the nation's preeminent fully integrated distributor of technology-enabled insurance, financial services and outsourcing capabilities to medium-sized and large corporations and organizations.

According to Business Insurance, USI is the 9th largest insurance brokerage firm in the United States. With operations in 19 states, USI is one of the top employee benefits brokerages in the nation.

Our Insurance Carrier Partners are rated "A" or higher by AM Best, the world's oldest and most authoritative source for insurance company ratings and information. "Best's Ratings" are the standard measure of insurer financial performance within the industry. This affirmation of carrier strength and stability allows you to concentrate on your practice and feel comfortable with your insurance decisions.



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