

Optical Dispensers Insurance

Open your eyes to a better choice





**OPTICAL
DISPENSERS
INSURANCE**

Open your eyes to a better choice

Practitioners

This insurance scheme has been developed to provide a broad range of cover for Optical Dispensers at a competitive price so that it is affordable.

IME works closely with the Optical Dispensers Australia members (ODA) to make sure your insurance covers remain relevant to your Industry.

Medical Malpractice* - Choose Your Level of Cover

This section of the policy provides cover against all amounts the insured person becomes liable to pay, subject to the sum insured, for claims arising out of the provision of Optical Dispensing services which cause injury to a patient caused by a negligent act, error or omission. Includes one reinstatement of cover. It also covers the cost of investigation and defence of any claim.

Public Liability* - \$10 Million Cover Included in Premium

This section of the policy covers against all amounts the insured person becomes liable to pay to a third party subject to the sum insured for personal injury, loss or damage to property as a result of an occurrence happening in connection with the business.

It also covers the cost of investigation of any claim.

Additional Covers

Cover is also provided for Breach of Confidentiality, Defamation, Libel, Slander, Infringement of Intellectual Property, Breach of the Trade Practices Act, Loss of Documents, Attendance at Enquiries. Plus

Important Matters

This sheet is intended to convey information of a general nature only and does not modify the policy wording in any way. A copy of the policy is available on request. Amounts payable will be limited to the sum insured on the policy and any excess that applies. *Automatically covered means cover subject to the Terms and Conditions of the Policy and provided you are qualified to practise.

Do You Realise

You don't have to have done something wrong for someone to take legal action against you. If they allege you have been negligent in some way you can be faced with significant legal expenses in defending yourself. If the nature of the claim falls within the scope of the policy your legal expenses will be covered.

Premiums

ODA Members

\$1 Million Medical Malpractice	\$380.00
\$10 Million Public Liability	

\$1 Million Medical Malpractice	\$452.00
\$20 Million Public Liability	

Non ODA Members

\$1 Million Medical Malpractice	\$413.00
\$10 Million Public Liability	

\$1 Million Medical Malpractice	\$486.00
\$20 Million Public Liability	

The above premiums are for businesses with turnovers < \$400,000.

If your turnover is > \$400,000 please contact our office.

For enquiries: Call us on 1800 641 260



General Property Insurance

Cover can also be arranged for lens equipment, as well as office contents, laptops and mobile phones etc. Additionally mobile equipment can be covered for loss, theft or damage Australia-wide and up to 28 days whilst temporarily taken outside of Australia.

Covers equipment

The cover is provided for the repair or replacement of the equivalent item if the item cannot be repaired.



Sample Premiums

Value of Equipment	\$40,000	\$50,000	\$60,000
Premium	\$636	\$665	\$787

Cover is underwritten with Protecsure and by Chubb Insurance Australia Limited and is on an indication basis only.

Let us review your insurance cover

By allowing IME Insurance Brokers to review your insurance covers, we can not only obtain the insurance you need but may also achieve cost savings by placing your insurance with an insurer best suited to your business needs.

Take action now to ensure your business is secure from the devastating effects of an inadequate insurance program.

Our service extends beyond simply arranging your insurance. We assist with risk management, claims management and agreed service levels Australia wide.

visit imeinsurance.com.au for more

IME, we understand your business to cover you better.

We offer outstanding solutions to our clients' insurance and risk management matters.



24/7 Claims Management

In association with loss preparation company "Claim Solutions," we offer a 24/7 service Australia wide with one phone call, no matter what hour of the day.

We can even assist

- Manufacturers
- Retailers
- Wholesalers
- Importers

Our product offering

- Public & Products Liability
- Property
- Marine Transit
- Product Recall
- Management Liability
- Cyber

Key Personnel & Staff



James Gillard
Founder / National Manager

30 years general insurance experience as a broker and business owner. Responsibilities – major account acquisition, servicing and liaising with underwriters, risk management strategies, marketing, promotions and seminars plus qualified and practising Mortgage/Finance Broker (12 years).



Philip Watson
Sales Manager

36 years general insurance experience including Senior Business Development, Marketing and Operational roles across multiple intermediary markets. Responsibilities include sales development, marketing, account management, strategic support, and projects.

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www.imeinsurance.com.au

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