



Public liability for Optometry Australia members

As an optometrist, you face many challenges in your practice. Increasingly, businesses are requiring optometrists to have public liability cover in addition to professional indemnity insurance. Understanding this cover is essential to protect yourself against risks beyond professional indemnity protection.

What is public liability insurance?

Public liability insurance bridges a crucial gap for contractors who may not be covered by a practice's insurance for public liability incidents which are separate to the optometry services provided. It covers claims and legal costs for injuries or damage occurring outside the practice of your profession. This differs from professional indemnity insurance, which covers claims related to professional mistakes during the provision of optometry services.

What does public liability insurance cover?

Common scenarios:

- a patient trips over a chair in the room
- a visitor slips on a wet floor in a waiting room
- you accidentally spill liquid on a patient's electronic device.

Who needs public liability insurance?

Many businesses require public liability insurance for optometrists. If you're not directly employed by the organisation where you practise, you may need your own cover.

This is particularly important for:

- where you are working as a contractor or locum with corporate entities
- where you are a contractor working in a practice you don't own
- optometrists who consult across multiple practices.

Typically required:

- when signing contracts with corporate entities
- when providing services at third-party locations
- for optometrists who are not covered by an employer's policy.

For further information contact

OAHelpDesk@optometry.org.au

New integrated cover *for optometrists*

From 1 July 2025, Avant's professional Indemnity Insurance policy includes public liability protection as standard cover for eligible optometrists.

Occurance-based cover timeline



How it works

You have cover as a contractor operating on third-party premises, meaning a location that is not owned, leased, or controlled by you. As this cover is occurrence-based, you need to have a policy in place at the time the incident occurs rather than when the claim is notified. This is different from your professional indemnity policy.

Cover is included in an Avant professional Indemnity Insurance policy, for eligible members – you don't need to opt-in or pay any extra costs to have this included in your policy. Documentation can be provided by the Optometry Australia Member Help Desk team if you need to show it to your employer.

What's covered?

Protection up to \$20 million for claims involving:

- personal injuries (e.g. patient or visitor slips and falls)
- property damage (e.g. accidentally damaging equipment)
- advertising liability related to your professional services.

For further information contact

OAHelpDesk@optometry.org.au



***IMPORTANT:** Professional indemnity insurance products are issued by Avant Insurance Limited (ACN 003 707 471, AFSL 238 765) ('AIL'). The information provided by AIL is general advice only and has been prepared without taking into account your objectives, financial situation and needs. You should consider these, having regard to the appropriateness of the advice, and the relevant Product Disclosure Statement or policy wording (available by contacting by contacting Optometry Australia Member Help Desk), before deciding to purchase or continue to hold these products. ©Avant Mutual Group Limited 2025. 07/25 MIM-1439