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CWCO-SUP-OPTOMETRY-CHK Rev. 09-2026

OPTOMETRY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for optometric practices. Priorities reflect typical exposure; confirm against medical eye care and laser procedures.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Optometric Professional Liability**	Covers diagnosis and treatment claims — confirm laser procedures are included.	CORE
☐	**Commercial General Liability**	Covers premises injuries to patients and visitors.	CORE
☐	**Business Owners Policy (incl. Optical Inventory)**	Covers equipment and frames and lens inventory.	PREVALENT
☐	**Cyber Liability**	Covers patient-data breaches and ransomware.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for expanded scope. Where state law lets optometrists perform laser procedures, the practice's policy may not include them unless declared — and missed glaucoma or retinal detachment remain the severe claims. Practices should declare every procedure they perform, dilate per guidelines, and track referrals until the patient is seen.