

Erie Insurance's Coverage for Opticians & Optometrists



Eye care professionals have special insurance needs. Erie Insurance offers flexible insurance, including coverage for the following items and situations:

Business Owners Policy

- Buildings
- Business Personal Property
- Income Protection – actual loss sustained
- Mechanical & Electrical Breakdown
- Liability Coverage – bodily injury & property damage
- Employee Dishonesty
- Money & Securities
- Valuable Papers & Records
- Off Premises Utility Services Failure – income loss
- Accounts Receivable
- Building Ordinance or Law

Professional Liability Coverage:

- Opticians – protects against liability arising from designing, fitting and dispensing of glasses or contact lenses.
- Optometrists – protects against liability from conducting eye exams, prescribing or fitting of glasses or contact lenses and (depending on the state) administering topical, oral and injected medicines for the treatment of eye diseases.

Optional Coverages:

- Employment Practices Liability
- Sewer & Drain Back-up
- Earthquake
- Business Auto Policy

Workers' Compensation

Business Catastrophe Liability

With all ERIE commercial policies, you also get a local Agent to help you figure out your needs, understand your policies and answer your questions; a risk control specialist to help you develop a plan for workplace safety for employees and customers; and award-winning local claims service.

ERIE's UltraflexSM and Ultrapack PlusSM programs are designed to meet the insurance needs of today's opticians and optometrists. Subject to eligibility criteria. Certain limitations and exclusions apply. This is not an insurance policy. Refer to the policy for details. ERIE[®] insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, or Flagship City Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Companies not licensed in all states. Workers' compensation not available in Ohio. Visit erieinsurance.com for details.



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