

# Reasons Opticians Need Professional Liability Insurance

written by CPH Insurance | June 16, 2016

Opticians, like all other allied health professionals, need [professional liability insurance](#) to guarantee the security of their practice. [Professional liability insurance for opticians](#) is the best way to protect yourself from the financial costs of allegations of negligence, and it also provides coverage to defend against complaints to a regulatory board that could result in losing your license.

## **3 Reasons Opticians Need Professional Liability Insurance**

1. Allegations of negligence can occur even if there was no error or omission. No matter how careful and conscientious you may be, we live in a litigious society today. When accusations arise, [professional liability insurance for opticians](#) exists to protect opticians against the claims and devastating consequences that operating without insurance can bring.
2. Defense is costly: Whether allegations are legitimate or unfounded, defending yourself against such a claim will be expensive. Our legal system can be complicated, and you deserve the best defense possible, however there is a price to pay for good defense. Professional Liability Insurance offsets this cost, so you aren't left bankrupt in the wake of a legal battle.
3. Coverage includes complaints to a regulatory body related to the services provided. Allegations don't just cost you financially; they can cost you professionally as well. A complaint to your regulatory board could end up costing you your entire practice, stripping you of your license and your livelihood. To protect your license and to safeguard your future as an optician, invest in [professional liability insurance](#). Then, if a complaint is ever filed against you, you can rest assured that your defense will be covered.

You chose your career path for a reason typically because you are passionate about it. Allegations without insurance will compromise your practice, your license and your livelihood. [Professional liability insurance](#) gives you the peace of mind of knowing that in the event of an allegation, you are protected and do not have to face the charges on your own.

It's not just a matter of money; it's your entire occupation that could be on the line. Professional liability insurance for allied health isn't just an option, it's essential to protecting yourself and your future.