

AOOSIS

AOO Specialist Indemnity Scheme
AOOSIS

Introducing the professional indemnity scheme exclusively for ophthalmologists



For some time members of AOO have been concerned about the increasing cost of professional indemnity; the lack of reward for safe

practice; and the lack of a clear explanation about how subscriptions are set by the medical defence organisations. In response to this, AOO has carefully reviewed the possibility of alternative indemnity arrangements for its members and is delighted to announce the launch of the AOO Specialist Indemnity Scheme. As a mutual, AOOSIS is owned by its members with no shareholders to satisfy.

AOOSIS members have an individual insurance policy, providing contractual

rights to indemnity for clinical negligence claims, public liability and legal expenses associated with GMC inquiries, and all other forms of professional accountability. AOOSIS also provides 24/7 access to expert medico-legal advice from doctors with extensive experience of all aspects of advising doctors facing legal problems arising from professional practice.

AOOSIS provides all the membership benefits ophthalmologists require at realistic rates. Subscriptions are determined by your individual practice profile, including refractive surgery, your claims history and your independent practice income.

Richard Packard
Chairman of AOOSIS

AOOSIS Essentials

Exclusively for Ophthalmologists

Owned and run by members

Contractual not discretionary benefits

24/7 medico-legal advice from doctors

For full details
please visit the
AOOSIS website:
www.aosis.co.uk

Visit the AOOSIS website

Visit our website to find out more about AOOSIS and the benefits of membership, including FAQs and the governance of AOOSIS.

You can apply for membership on line or download an application form. You will receive a no-obligation quotation within a few days.



AOOSIS
at the
UKISCRS
Annual Meeting

AOO Session
12th November
14.30 - 16.30
Founders Room

Medico-legal Advice and Assistance

The core of the AOSIS service to members is expert medico-legal advice. Your first contact will be with Dr Gerard Panting or Dr Sherry Williams, both of whom have previously headed up medico-legal services at the Medical Protection Society. They have wide-ranging experience of helping doctors facing everything from complaints to GMC inquiries, and clinical negligence claims to all the other forms of professional accountability. The majority of

requests for assistance will be resolved without involving lawyers and when that's not possible, they know exactly who to go to for every type of problem.

Before leaving MPS to start their own healthcare and risk management consultancy, Gerard was Communications and Policy Director and Sherry led the membership governance programme. They have been closely involved in developing AOSIS to meet the needs of its members.

Dr Gerard Panting

MA, FFFLM, FRCGP, DMJ

Dr Sherry Williams

FFFLM, MFPHM, Barrister



Paragon Our goal, as your broker, is simple.

We want to provide you with a competitive product in terms of price and coverage and also one that will stand the test of time. Your insurer is there for the long term and will reward you for your efforts to make your practice less risky.

As your broker we have access to the whole insurance market and have no vested interest in one insurer over another.

Completed application forms come directly to Paragon and we aim to provide your no-obligation quotation for AOSIS membership within a few days, based on your own practice profile.



Ian Redbourn

The AOSIS insurance team is led by Ian Redbourn who can be contacted on 020 7280 8200 or aosis@paragonbrokers.com

Seamless cover when you join AOSIS

All doctors need to know that there will not be a gap in their indemnity when they change provider. Ian Redbourn explains why this is not a problem:

"Your AOSIS policy provides cover on a "claims made" basis, which means that it responds to claims or incidents that are notified to the insurers during the period of the policy and the run off period.

Joining AOSIS from the MDU:

The MDU insurance policy is also "claims made". When you move to AOSIS from the MDU, your AOSIS policy will cover you for claims arising from incidents which you were unaware of when you left the MDU but occurred during your period of MDU membership. Your AOSIS policy will have a retroactive date, which will be the date when you first started continuous "claims made" cover with the MDU. For

many AOSIS members, the retroactive date will be 2000 which is when the MDU first introduced "claims made" policies, provided there has been unbroken membership of the MDU since then. If you joined the MDU more recently, the retroactive date on your AOSIS policy will be the date you first had an MDU policy.

Joining AOSIS from the MPS and MDDUS:

The MPS and MDDUS offer occurrence based indemnity. Provided you were a member in benefit at the time of an adverse incident you can apply for assistance at any time, even if you have moved to AOSIS by the time you are first aware there is a problem.

It is always important to notify claims and potential claims at the earliest opportunity, but when you join AOSIS you will have seamless cover."

AOSIS - Your Mutual

The AOO Indemnity Scheme is a company limited by guarantee, owned and run by its members. All AOSIS members are automatically members of AOO, but the two organisations function as separate companies. The Board of Directors of AOSIS is responsible for overseeing all aspects of AOSIS performance under the leadership of Richard Packard, Chairman of AOSIS.

An indemnity scheme exclusively for ophthalmologists means that the members can take control, ensuring that they have access to the services they need at a cost that represents best value for money. Over the next few months new members will join the AOSIS Board to represent the membership and contribute to the development of the scheme.

As AOSIS membership grows and more procedure specific data is collected, the Board will be in a position to discuss future subscriptions with the brokers and underwriters from a position of strength - based on AOSIS data. AOSIS exists solely for the benefit of members.

How to Apply

You can download an application form and further details at www.aosis.co.uk. If you would prefer to receive the application form by post, please call 0845 094 3915.

CONTACT AOSIS: info@aosis.co.uk www.aosis.co.uk 0845 094 3915