

AOOSIS Quarterly NEWSLETTER

AOO Specialist Indemnity Scheme
AOOSIS

Welcome

Welcome to the latest AOOSIS newsletter and thank you for your continued support. In this edition, we highlight our successful transition to our new broker at MIC, including the cost savings members have made without compromising on the quality of cover.

We also share how you can access our medico-legal helpline, along with insights into the most common issues raised and how these can be effectively managed. As always, our focus remains on supporting you with practical guidance and robust indemnity protection for your practice.

AOOSIS Transitions to New Broker Medical Insurance Consultants

Thank you for your continued support as AOOSIS completes its transition to our new broker, Medical Insurance Consultants (MIC), led by Simon Downing. AOOSIS now works exclusively with MIC. Please note that Gallaghers is no longer involved. To maintain full membership benefits and clinical oversight, all renewal and indemnity correspondence should be directed to Simon Downing and MIC (aoosis@m-i-c.co.uk).

Our new broker delivers exceptionally competitive rates alongside a market-leading standard of contractual





"I've been working with MIC/AOOSIS for over 6 months now, and the experience has been excellent. They have been incredibly helpful in managing my indemnity, providing a service that feels truly tailored to my needs. Most importantly, they've also helped in reducing my costs."

Mr. MN. Abdul Karim FRCS, MRCOphth, MBA, Consultant Ophthalmologist

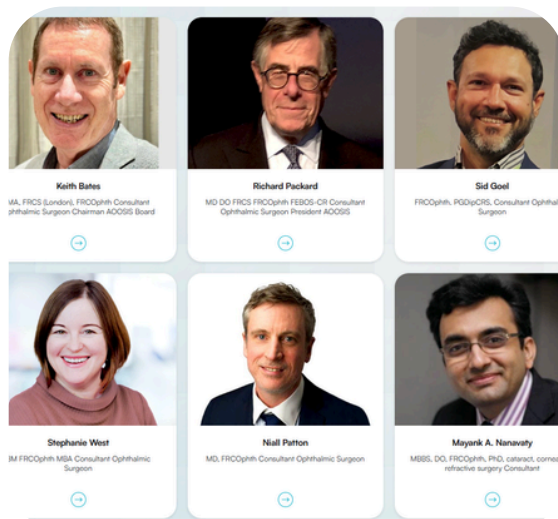
indemnity cover, reinforcing confidence at renewal. MIC is widely recognised for its expertise with specialist doctors indemnity, and also runs other dedicated indemnity schemes for plastic surgeons (PRASIS) and orthopaedic surgeons (OTSIS), demonstrating its strength, scale, and depth of knowledge. AOOSIS are committed to working with the best broker in the market for ophthalmic surgeons, and MIC's proven track record makes it a natural partner.

AOOSIS remains committed to providing ophthalmologists with robust indemnity protection. Established by ophthalmologists for ophthalmologists, we focus on protecting both you and your practice.

Our Board works closely with underwriters to ensure policies remain appropriate and fit for purpose and is available to support members with any queries.

Meet the AOOSIS Board

- **Keith Bates**, Chairman, Ophthalmic Surgeon
- **Richard Packard**, President, Ophthalmic Surgeon
- **Sid Goel**, Ophthalmic Surgeon
- **Stephanie West**, Ophthalmic Surgeon
- **Niall Patton**, Ophthalmic Surgeon
- **Mayank Nanavaty**, Cataract, Cornea and Refractive Surgery Consultant



AOOSIS Members are Saving with MIC

by Simon Downing,
Managing Director of MIC.

We have now passed the six-month transition period of AOOSIS members from their previous broker Gallaghers to MIC. At MIC we work as an independent broker on your behalf and are willing to use our full panel of potential insurers to ensure the most competitive quote for each individual member. This approach has resulted in many AOOSIS members now being covered by new insurers with consequent savings of up to 25% of their premium which equates to a saving of several thousand pounds. The knowledge and experience of my team allows us to assess which insurer may best suit you from our panel. We have also provided additional cyber coverage to some members, because dealing with patient information or having an online presence can attract those that may wish to exploit it.



Our panel of specialist medical indemnity insurers have a long track record in the sector and have worked with us for many years. All our insurers provide at least 21 years run-off cover in retirement, have no excess, provide a £10 million limit of indemnity and give GMC investigation cover as a minimum. We provide our own in-house medico-legal adviser to members, assisting in complaints, claims and other issues that can arise. Working for you, not the insurer, to help reduce the stress that can occur during a claim.

Our product offering has expanded the way in which you can benefit from being an AOOSIS member. MIC offers individual private practice, trainee and NHS policies covering all stages of your professional career, as well as clinic and property cover.

I do appreciate that members of a specialist organisation such as AOOSIS have concerns when there are changes in the provision. At MIC however we have already overseen the successful transfer of the PRASIS scheme for plastic surgeons and the OTSIS scheme for orthopaedic surgeons to our team. We have worked hard with the clinical boards of these schemes to develop and evolve the membership offering and look forward over the next few years to doing the same for AOOSIS members. Our goal is simple, to provide you with high quality guaranteed medical indemnity with an excellent service level. At MIC we want to help you achieve the very best and most competitively priced cover for you and your practice.



Case Study: Implantation of an Expired Intraocular Lens

Our medicolegal team was recently consulted on a case that highlights the importance of surgeons personally verifying intraocular lens (IOL) details prior to implantation. With the growing variety of IOL designs and materials, some hospitals appear to rely on manufacturer representatives to ensure that all lenses held in stock are within their expiry dates.

In this case, standard theatre protocols were followed. Checks were performed during the team brief, upon patient entry, and as part of the WHO surgical safety checklist. The correct lens type and power were confirmed at each stage. Although the expiry date was reviewed during the team brief, only the year was noted rather than the full date, including the month. As a result, the lens had expired but this was not identified prior to implantation.

This incident did not arise from a failure of process, but rather from how the process was executed. There was an implicit reliance on earlier checks being thorough and an assumption that expired stock would not be present. Consequently, insufficient attention was paid to confirming the complete expiry date at the point of use.

The key learning point is that each safety check must be treated as an independent step. Surgeons should not rely solely on prior checks or system assumptions, but must personally verify the lens style, power, and full expiry date immediately before



implantation.

To reduce the risk of similar incidents, it is recommended that the full expiry date is clearly documented on the theatre whiteboard alongside the patient's name, operative eye, lens power, and intended refractive outcome. Displaying this information prominently allows all members of the theatre team to verify the details collectively.

With regard to risk, the expiry date primarily relates to the sterility of the packaging rather than the structural integrity of the lens itself. It represents a manufacturer-defined timeframe after which sterility cannot be guaranteed, rather than a point at which contamination is known to occur. The principal concern is therefore infection, not device failure. There is anecdotal experience of expired lenses being used in resource-limited settings without adverse outcomes; however, this does not eliminate the theoretical risk. In this instance, the patient experienced an uncomplicated postoperative course and remains well under routine follow-up.



Meet the MIC Medico-Legal Expert

We are pleased to introduce Emily Borhan, Senior Medico-Legal Adviser at MIC. Emily is a legally qualified adviser who provides expert support across a wide range of areas, including medico-legal queries, regulatory matters such as GMC investigations, and clinical negligence claims.

Emily also works closely with the AOSIS Clinical Board, helping to monitor trends in ophthalmic claims and insurer notifications to ensure members remain well supported and informed. Emily and her team are available 24/7, offering timely, expert guidance whenever you need it.



Contact details:

Emily Borhan

Senior Medico-Legal Adviser, MIC

Phone: +44 (0)333 240 8979

Email: medicolegal@m-i-c.co.uk

AOSIS Website

The latest news from AOSIS can be found on the website at www.aosis.co.uk

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Membership Enquiries:

Call : +44 (0)333 240 8979

Email : info@aosis.co.uk

