**COVID-19 - INSURANCE ARRANGEMENTS FOR THE OPTICAL WORKFORCE**

This Q&A has been prepared by the main optical sector indemnity cover providers (ABDO, AOP and FODO) to explain the insurance arrangements for the roles performed by optical workforce during the COVID-19 crisis.

**I work in an optical practice that is open to provide essential and/or urgent and emergency care**

You will be covered by your existing indemnity arrangements, as long as you remain GOC registered and your work is within the scope of normal optometric, dispensing and contact lens practice. If your role or duties have changed and you have concerns about the scope of your work, you should discuss this with your line manager or contact your indemnity provider.

**I am being furloughed from my role in an optical practice but have been told I may need to leave the furlough scheme and return to work to provide essential and/or urgent and emergency care**

You will continue to be covered by your existing indemnity arrangements, as long as your work is within the scope of normal optometric dispensing and contact lens practice. If your role or duties have changed and you have concerns about the scope of your work, you should discuss this with your line manager/practice manager/practice owner or contact your indemnity provider.

**I am taking on a temporary optical role in the NHS (such as working in a Hospital Eye Service casualty or outpatient department)**

Indemnity cover for any temporary optical role in the NHS should be arranged by the NHS[[1]](#footnote-1).

Before taking on the role you need to obtain confirmation from the organisation in which you are due to begin work that your work is covered by the relevant scheme. This will ensure that you are indemnified for all the work you do in your temporary role.

**I am taking on a temporary non-optical role in an NHS trust (such as keeping medical records, phlebotomy etc)**

Since you will not be working as an optometrist/dispensing optician, you will not be covered by your existing indemnity arrangements. You will therefore need to be covered by NHS indemnity arrangements. You should:

* Obtain confirmation from the organisation in which you are working that your work is covered by the relevant scheme
* Not be identified or describe yourself to patients or colleagues in your new role as an optometrist or dispensing optician, to avoid any confusion or misunderstanding.

**I am taking on a temporary non-optical role in another NHS setting (such as working in community pharmacy)**

Since you will not be working as an optometrist/dispensing optician, you will not be covered by your existing indemnity arrangements. You should:

* Obtain confirmation from the organisation in which you are working that your work is covered by suitable indemnity arrangements
* Not be identified or describe yourself to patients or colleagues in your new role as an optometrist or dispensing optician, to avoid confusion or misunderstanding.

1. The arrangements for this will vary across the UK. Relevant indemnity schemes include the Clinical Negligence Scheme for Trusts in England, and the Clinical Negligence and Other Risk Indemnity Scheme in Scotland. In [Wales](http://www.nwssp.wales.nhs.uk/sitesplus/documents/1178/NHS%20Wales%20Indemnity%20arrangements%20during%20the%20Coronavirus%20pandemic%20ENG%20Rel1-1.pdf) indemnity will be arranged through the health body in command and control of the activities performed. In Northern Ireland [TBC] [↑](#footnote-ref-1)