

Member Insurance Certificate



2026

Member name:

Paul Darlington

AOP membership number:

57688

The Association of Optometrists (AOP) confirms that the member of the Association referred to above has the following insurance arrangements in place:

Class: Medical Malpractice Insurance

Insurer: Hiscox Insurance Company Limited –
Primary Layer
CFC Underwriting Limited– Excess Layer

Cover party: The Association of Optometrists

Address of master policyholder:
2 Woodbridge Street, London, EC1R 0DG

Master policy unique market reference:
Hiscox: PSC10003574845/14
CFC: MMO0040634856

Period of insurance:

01 January 2026 to 31 December 2026

Business: Optometrists and other Optical
Professionals

Limit of liability: GBP 15,000,000 each claim and
GBP 20,000,000 in the annual aggregate, all
limits costs inclusive:

- (i.) in the course of work as an optometrist or
dispensing optician
- (ii.) covering the vicarious liability of optometry
and dispensing optics businesses in which
all optometrists who own the business or are
employed or engaged in the business are
AOP members

For all claims arising from allegations of
professional and clinical negligence.

Who to contact in the event of a claim:

Legal and Regulatory Director,
Association of Optometrists,
2 Woodbridge Street, London, EC1R 0DG

Applicable law and jurisdiction: Great Britain,
Northern Ireland, Republic of Ireland, Channel
Islands and Isle of Man

Territory: United Kingdom, Republic of Ireland,
and as agreed

For Overseas Not Insured Abroad Members,
the above insurance cover is for up to 100 days
optometry work in the UK only.

These statements have been made in good faith and are a
resume of the current insurance programme. This document
(evidence of insurance) is issued for information only. It does not
constitute a legal contract of insurance. This evidence is
furnished in accordance with, and in all respects is subject to, the
terms of the master/group policy — Hiscox Medical Malpractice
Insurance and CFC Medical Malpractice Insurance. This evidence
replaces any other evidence previously issued covering the
insurance described herein.

The certificate should be read in conjunction with AOP's terms
and conditions of membership for full effect and limitation.