



THE COLLEGE OF  
OPTOMETRISTS



Association of  
Optometrists

## What would happen if you were ill or had an accident that meant you couldn't work?

### How would you or your loved ones cope?

Over 50% of the optometrists who have approached the Optometrists' Benevolent Fund for help over the past 3 years were of working age with a family to support and/or a mortgage to pay. Life took an unexpected turn and bills could not be paid.

We strongly recommend financial protection for all optometrists whether you're employed, running your own practice or locuming.\*

### Please act now!

**Critical Illness Cover:** Alleviates the pressure of ongoing commitments if you fall ill

**Income Protection:** Replaces your income if you are ill for a long time

**Life Insurance:** Makes it easier for your family to manage financially if you die

Sometimes critical illness cover is added onto life insurance.

You can search for providers of insurance online or via insurance brokers.

The most important and vital first step is to calculate whether you could pay your bills for at least three months without any income; **if not you are at risk.**

**THE BENEVOLENT FUND OF THE COLLEGE OF OPTOMETRISTS AND THE  
ASSOCIATION OF OPTOMETRISTS**

[www.opticalbenfund.com](http://www.opticalbenfund.com)

\* It is important to take independent professional advice before making any decision relating to your personal finances