

INNOVATIVE PROTECTION

COVERAGE OFFERING

Claims-made medical professional liability insurance

Prior Acts coverage

Free Tail coverage for:

- Death
- Disability
- Retirement (*min. age of 55 and must be a member of the Exchange for five consecutive years*)

Policy limits of \$1M per claim/\$3M per aggregate, up to \$5M/\$7M

POLICY FEATURES

“Consent to Settle” Rights – A physician’s consent is required to settle a claim

Locum Tenens Coverage – Coverage for a substitute physician up to sixty days per year with advance approval

Suspension Rights – Ability to postpone coverage and premiums for unexpected temporary suspensions in practice caused by events such as:

- Maternity Leave
- Disability
- Sabbatical Leave
- Military Service

Corporate Entity Coverage – Available at a reasonable premium

Licensing Board Coverage – Licensing Board Coverage is provided to each member for a \$25,000 legal defense limit per insured event

HIPAA Privacy Act Coverage – HIPAA Privacy Act Coverage is provided to each member for a \$25,000 legal defense limit per insured event

Billing Errors and Omissions Coverage – Billing Errors and Omissions Coverage is provided to each member for a \$25,000 legal defense limit per insured event

CLAIMS-MADE COVERAGE

Claims-made policies are the most widely used form of protection in the world of professional liability today

From the insured’s perspective, this means better marketplace and insurance company stability and less chance that their company will become insolvent and leave them scrambling to find coverage

A claims-made policy covers claims as long as they are:

- Reported *during* the policy period AND
- Triggered by an event that occurred *on or after* the policy retroactive date

The *policy in force* responds to claims-made during the policy period regardless of when the treatment was rendered, as long as the triggering event occurred on or after the policy retroactive date

RISK MANAGEMENT

Consultation Center Hotline – Available 24/7, the confidential hotline provides real-time advice on situations from patient complaints to unanticipated outcomes; All calls are confidential and will not affect your premium

Office Risk Assessment Consultations – Our team works in partnership with your office, providing recommendations to reduce risk

Risk Reduction Toolkits to help you and your staff in daily practice

E-Technologies and Software Programs – Free to members, these innovative ways to maximize office efficiency while promoting patient safety include:

- LMS Medical/CALM Shoulder Screen
- Patient & Test Tracking software
- Health Care Notification Network
- e-Prescribing

Risk Management Publications include newsletters, risk alerts and white papers