



Medical Professional Liability

Industry-leading protection for allied healthcare entities at lower minimum premiums and for a variety of medical classes.

KEY COVERAGE AND PRODUCT FEATURES

- Available prior acts coverage
- Defense costs outside the limit of liability
- Guaranteed extended reporting period
- Data breach and privacy liability
- Sexual acts liability
- HIPAA monetary penalty
- Advantage endorsement
 - » Good Samaritan coverage
 - » Defense of license coverage
 - » Trial attendance supplementary payment
 - » Subpoena/deposition assistance payment
- Flexible incident demand trigger
- Lost earnings supplementary payment
- Insured's employees, temporary and volunteer workers included in coverage

TARGET CLASSES

Chiropractor, chiropractic clinic, dental clinic, eye care clinic, dialysis/hemodialysis clinic, healthcare training/education/certification programs, imaging services, medical student (individual), outpatient counseling services, physical/occupational therapy clinic, primary care clinic, weight loss clinic, veterinarian clinic, wellness exams/physicals

Available in all states.

AVAILABLE LIMITS AND RETENTIONS

\$1 million/\$3 million with a \$2,500 deductible

CLAIMS SCENARIOS

1. A physical therapy facility was the insured. The claimant was a college student who came in for rehab after an ACL tear. The allegations were that the therapy, exercises and manipulation caused additional injuries to the claimant's knee, and required him to undergo further treatment and a longer recovery period. The matter settled pre-suit for \$23,500 and \$5,000 in defense expenses.
2. The insured was a massage parlor. One of its employees was alleged to have inappropriately touched and sexually assaulted a client. It was alleged that the massage parlor did not properly run a background check on the employee and that they should have discovered prior complaints at other facilities. The claimant alleged that she suffered mental anguish and had significantly altered the way in which she lived her life. We agreed to a settlement right before trial and made a loss payment of \$118,000 and paid \$97,838.15 in defense expenses.
3. Our insured was a nurse anesthetist. The claimant alleged that the insured administered a dosage of Phenergan with a needle outside of the muscle during a surgical procedure. Plaintiff claimed a permanent injury to her radial nerve, which included tissue damage and loss of sensation in her arm/hand. During the discovery phase of the case, it became clear that the plaintiff's theory of the injury was the most plausible for her injuries and our experts could not support the care given by the insured. We resolved the matter at the close of discovery for a loss payment of \$350,000 and \$81,802 in defense expenses.

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PLACEMENT
SERVICES

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