



Professional Insurance Executives, Inc.
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Product Fact Sheet
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Medical professional liability

We provide industry-proven malpractice coverage for physicians, surgeons, dentists, and podiatrists. Beyond that, we will consider contract staffing groups, locum tenens groups, and hard-to-place or specialty practice needs. Service to policyholders includes access to skilled claims specialists for assistance. Limits and policy endorsements are available to comply with the requirements of state patient compensation funds and/or statutory limits.

Coverages

- Claims-made professional liability
- General liability available on a claims-made or occurrence basis for locum tenens and contract staffing groups

Target classes

- Physicians, dentists, and podiatrists
- Losses
- Substance abuse
- License issues
- Specialty coverage (alternative healthcare, cruise ships, cutting-edge technology)
- Foreign-trained, first time in practice
- Formerly “bare” or returning to practice
- Locum tenens/contract staffing groups
- Telemedicine (psychiatry/radiology/dermatology)

Limits of liability per insured

- \$1,000,000/\$3,000,000 (VA \$2,050,000/\$6,150,000)

Policy aggregate

- \$15,000,000

Medical professional liability cont...

Minimum premiums

- \$4,000 physicians
- \$3,500 dentists

Coverage features

- Incident sensitive coverage trigger
- Coverage available in all states where allowed by state surplus lines regulations
- Seven year bilateral extended reporting period
- Supplementary payments for lost earning
- Optional coverage extensions:
- Damages only deductible
- HIPAA monetary penalty reimbursement coverage
- Defense of license coverage
- Defense inside or outside the per claim limit
- Employees included in coverage for the entity