

POLICY highlights

physicians, surgeons, dentists and podiatrists professional liability (MM-20000)

Designed Protection[®] for Physicians, Surgeons, Dentists and Podiatrists Professional Liability

A Leading Edge Prevention and Protection Program of Insurance

Offered by underwriting managers for Markel affiliated insurers

Coverage Highlights

- Claims made basis, rather than claim made and reported basis.
- Coverage includes a provision to trigger coverage for an incident likely to result in a claim when reported in accordance with the Discovery Clause.
- Insured includes certain "Employees" while acting within the scope of their duties on behalf of the physician, surgeon, dentist or podiatrist, i.e. "Employees" other than persons licensed, certified or otherwise authorized to deliver advanced health care.
- Insured includes "Volunteer Workers" while acting within the scope of their duties on behalf of the physician, surgeon, dentist or podiatrist.
- Prior Acts coverage available.
- Entity coverage is available.
- Trial Attendance \$250 per diem reimbursement
- Consent to Settle clause with limitation.
- 1, 2 and 3-year bilateral extended reporting period options.
- Can customize to meet needs of a group.
- Optional coverages include:
 - Damages only deductible
 - Defense costs in addition to the limits of liability
 - Defense of license coverage

Coverage is subject to conditions and exclusions described in the policy. For complete terms and conditions, refer to the policy itself.

Risk Management Resource available to policyholders via the Internet

- Designed Protection[®] Risk Management Telephone Hotline for Physicians, Surgeons, Dentists and Podiatrists
Confidential telephone hotline staffed by healthcare professional defense attorneys that are available to answer general risk management questions.

Compelling Reasons to Choose Us for Specialty and Niche Insurance Coverage

- **Experience & Reputation** – Our product line leadership has been providing top quality insurance solutions for the specialty needs of niche markets for over 35 years. We are a member company of Markel Corporation, which has been serving the specialty and surplus lines insurance industry for over 75 years.
- **Financial Stability** – All of our affiliated carriers, as part of Markel Corporation's North America operations, are rated "A" (Excellent) by A.M. Best and "A" (High) by Fitch/Duff & Phelps.
- **Claim Response & Resolution** – For over 30 years, our Claim Department has enjoyed a reputation for expertise, responsiveness and professionalism. Our dedicated claims staff, many of whom are attorneys, are unique in the industry for their years of experience.



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