

Hospital Professional Liability Insurance

Physicians Insurance Hospital Professional Liability (HPL) policies provide expansive protection for your hospital and staff from claims arising out of direct patient treatment or vicarious liability. With a healthcare focus and mutual mindset, our underwriters provide customized coverage with a wide range of optional enhancements to keep hospitals consistently well protected.

Key Coverages

- Hospital professional liability (*claims-made coverage*)
 - Physicians and advanced practice providers share hospital limit. Other limits options are available upon request.
 - Reporting privileges for departed providers while policy remains in force
- Hospital commercial general liability (*claims-made and occurrence coverage*)
 - Damage to patient property
 - Damage to leased premises
 - Employee benefit liability
 - Medical expense coverage
- Hospital excess liability
- Peer review liability
- Disciplinary proceeding defense reimbursement
- Criminal defense reimbursement (*optional*)
- Breach Response coverage (*\$100K aggregate limit*)

Highlights

- Defense paid outside the limit of liability on primary coverage
- Consent required on most coverage types
- Choice of counsel subject to approval
- Sexual misconduct defense and damages coverage for named insured
- Batch/related medical incidents
- Trial attendance reimbursement
- Broad definition of insured
- Worldwide coverage (*if claim is brought in the U.S., its territories, or Canada*)



Physicians Insurance was first in the industry to enhance coverage for physicians with Criminal Defense Reimbursement coverage.



Protecting, Supporting, and Defending our Members

Far-reaching Risk Management Services

Our broad coverage is paired with deep resources to support Members and their organizations in reducing exposures and avoiding claims, including hospital and specialty assessments, risk consultation, education, and tailored risk management services.

Powerful Claims Defense

Our hospital Members have tremendous peace of mind knowing that our defense counsel is empowered with the resources they need to succeed, from a broad array of national experts to jury consultants. We have proven expertise across a wide range of medical specialties and a record of success in complex, multi-party litigation.

The Financial Strength to Deliver

Our financial strength ensures the peace of mind and program stability that our Members can rely upon. Physicians Insurance holds an **A- (Excellent)** rating from **AM Best** and maintains a healthy surplus year after year.

When a hospital faces a high-value case, the multispecialty group of physicians on our Claims Committee provides guidance and insights to support optimal defense strategies.

A national boutique mutual insurance company, Physician Insurance protects, defends, and supports our Members with a suite of medical professional liability offerings, management liability and stop loss insurance—all backed by a strong balance sheet and exceptional personalized service.