

# Medical Professional Liability

Physicians Insurance Medical Professional Liability (MPL) coverage protects you and your practice from claims arising from direct patient treatment or vicarious liability. With a healthcare focus and mutual mindset, our underwriters are constantly tracking evolving exposures and introducing timely coverage enhancements to ensure optimal protection for our Members.

## Coverage Highlights

- Policies structured to fit the particular practice model of Member physicians, clinics, and multi-specialty clinics
  - Limits apply individually to entities and per physician
  - Advanced practice providers can share entity limit or carry individual limits
  - There is an optional per-visit rating or FTE rating with reporting privileges for departed providers while policy is in force
- Peer review liability
- HIPAA defense reimbursement
- Disciplinary proceeding defense reimbursement
- Criminal defense reimbursement (*optional*)
- Defense paid outside the limit of liability
- Right to settle with individual physicians or first-named insured
- Sexual misconduct defense coverage
- Trial attendance reimbursement
- Broad definition of insured
- Locum tenens coverage
- Breach Response Coverage enhancement (*optional; \$50K aggregate*)
- 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

### Partnering for Risk Mitigation

Along with broad coverage, Physicians Insurance Members receive extensive services to mitigate risks. From specialized assessments and consultation from our experienced Risk Consultants to comprehensive training across a wide range of topics, our services make us a true partner in risk management practices.

### Stellar Claims Defense

When a Member faces a claim, we combine competence and compassion with exceptional resources and strategies to defend our Member's finances, reputation, and life's work. We provide immediate claims support and defense counsel armed with the resources they need, from national experts to jury consultants.

**With far-lower-than-industry-average caseloads, our claims experts can maximize their focus on driving successful resolutions.**

*As a national boutique mutual insurance company focused solely on the healthcare industry, Physicians Insurance is constantly watching the exposures impacting physicians, hospitals, and clinics and developing new ways to advance our mission: to protect, defend, and support our Members.*