



# Extended Reporting Endorsement (Free Tail)

**Q** I understand that I get a free tail when I leave Physicians Insurance because I've been with you for 10 years.

**A** While you may have been grandfathered into a free-tail (more formally known as an extended reporting endorsement) provision that was discontinued in 2010, here are the rules for that tail-waiver provision required you to be insured with Physicians Insurance for 10 consecutive years, AND move your practice out of the coverage territory. At this time, our coverage territory is Washington, Idaho, Oregon, Wyoming, and Alaska. Please call the office to see if you were grandfathered into the 10-Year Tail Waiver Provision.

**Q** I'm retiring from my current practice, and I plan to go to work part-time for a self-insured group. Do I get a free retirement tail?

**A** No, if you are going from one practice to another, we cannot consider you retired from the practice of medicine. In a case such as this, you are still responsible for your tail, whether you pay the tail or the new group pays the tail.

**Q** Under what circumstances will I receive a free tail?

**A** Free tails are issued when any one of the three following conditions is met:

1. *Death of an insured*
2. *Total disability that prevents an insured from practicing as a physician*
3. *Permanent retirement from the practice of medicine*

**Q** When do I become eligible for the free retirement tail?

**A** This is what the policy states concerning free-retirement tail eligibility:

1. *You must permanently retire from the practice of medicine*
2. *You have been continuously insured under a claims-made policy for 5 years immediately preceding the date of retirement, and*
3. *You have been continuously insured by Physicians Insurance for the one-year period immediately preceding retirement.*

There is no age requirement to qualify for the free retirement tail.

**Q** Can I work at all after retirement?

**A** Yes. Physicians Insurance has a broad definition of retirement. The following activities are acceptable under the definition of retirement:

1. *60 days of locum tenens work per year*
2. *Medical directorship*
3. *Volunteering in the U.S. and abroad*
4. *Independent Medical Exams (IMEs) under separate coverage*
5. *Teaching*

**Q** What if I retire and then get an offer for the perfect part-time job? Do I lose my free tail and have to start over?

**A** No. We understand that sometimes physicians have a change of heart about retiring, or maybe the economic climate makes full retirement temporarily out of reach. For up to two years after retirement, if you have not worked during that time, you can request that your tail be reversed and your policy reinstated. Each request is reviewed by the Underwriting team.

**Q** I'm going to retire, and I want to be a volunteer physician. Do I still need professional liability insurance?

**A** Yes, you may still need insurance even if you are volunteering your skills. The Volunteer and Retired Physicians program may be the answer for you. Give our office a call, and we can put you in touch with a Department of Health representative. The representative can tell you if your volunteer opportunity is covered under the Volunteer and Retired Physician program.



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