



an Insurance Primer FOR Healthcare Professionals

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A Quick Guide For The Insurance You Need, In Language You Can Understand.

[Liability Insurance 101](#)

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Q What Is Professional Liability Insurance?

A Also known as Malpractice Insurance, Professional Liability Insurance provides protection against a patient who claims that a healthcare professional caused harm or an injury. This could be an improper procedure, contraindication or an infraction of HIPAA privacy laws.

The range of potential claims is too large to list!



Do I Really Need Professional Liability Insurance?

Absolutely. Every healthcare professional should be insured against potential malpractice claims. General Liability which protects against third party claims of bodily injury, associated medical costs and property damage is also important if you own a healthcare practice. Prudent practices will also carry coverage for HIPAA defense, sexual misconduct defense and Medicare/Medicaid billing defense.

Good To Know: Medical professionals often work in tandem with other healthcare specialists throughout patient treatment. In the event of a claim or litigation, an adversarial situation may develop between providers, which could then result in claims against you .

Comparing Policies

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The CM&F Advantage

You might think that “all insurance is created equal”, but nothing could be farther from the truth.

CM&F was founded nearly a century ago. We developed the nation’s first healthcare professionals liability policy for non-physicians in 1947. Since then, we have expanded our program to include over 80 healthcare specialities.

Our decades of experience and ongoing healthcare focus sets CM&F apart. We were the first and remain committed to being the best with:

- > The Highest Rated & Lowest Priced Products
- > Outstanding Customer Service
- > Superior Claims Management
- > Fast Automated Application Process & 24/7 Personal Online Document Archives



Good To Know: Among the gaps and shortages in the American healthcare system, Family Medicine and General Internal Medicine are the most gravely affected. Other “in demand” specialties are Hospital & Emergency Medicine, Psychiatry, Pediatrics and Neurology.

Comparing Policies

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Make Sure That ALL Of Your
Risk Exposures Are Covered!



PROFESSIONAL LIABILITY INSURANCE

- > FAST Online Application
- > Occurrence Policy
- > Professional & General Liability Insurance
- > HIPAA Defense
- > Deposition Defense
- > Loss Of Earnings
- > Assault Upon You
- > Medical Defense
- > Most Credit Cards Accepted

Good To Know: Now that HIPAA requires breach notification to patients, there are more opportunities for impacted patients (and their lawyers) to pursue private claims, especially as class action lawsuits, for a plaintiffs' attorney to represent large, lucrative groups of patients.

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It could be an **Oversight**.
It could be a **Mistake**.
Or it could be **Unbelievable**.

... but it **DOES** happen.

Patients can be harmed, and they really do sue.
And a lawsuit can cost more than you might think.

Money

Lawyer's Fees
Settlement Payouts
Lost Income
Your Career

Beyond Money

Your Reputation
Your License To Practice
Your Emotional Well Being
Your Family's Security



Good To Know: Various types of damages are possible in a medical malpractice lawsuit: 1. Cost of past and future medical treatment 2. Reimbursement for lost income/earning potential 3. Pain and suffering, and 4. Punitive damages (usually in cases involving egregious conduct).

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PROFESSIONAL LIABILITY INSURANCE

Protection With The **Vital Benefits** Which
Healthcare Professionals Demand

Professional Liability	YES	<input checked="" type="checkbox"/>
Workplace/Premises Liability	YES	<input checked="" type="checkbox"/>
General Liability	YES	<input checked="" type="checkbox"/>
Good Samaritan	YES	<input checked="" type="checkbox"/>
Employment Practices Liability	YES	<input checked="" type="checkbox"/>
Assault Upon You [\$25,000]	YES	<input checked="" type="checkbox"/>
First Aid Coverage [\$15,000]	YES	<input checked="" type="checkbox"/>
Medical Payments [\$25,000/\$100,000]	YES	<input checked="" type="checkbox"/>
Deposition Defense [\$10,000]	YES	<input checked="" type="checkbox"/>
License Defense [\$25,000/\$100,000]	YES	<input checked="" type="checkbox"/>
Sexual Misconduct [\$25,000]	YES	<input checked="" type="checkbox"/>
Loss Of Earnings [\$2,500 day/\$35,000]	YES	<input checked="" type="checkbox"/>
HIPAA Defense [\$25,000]	YES	<input checked="" type="checkbox"/>
Biomedical Defense [\$10,000]	YES	<input checked="" type="checkbox"/>

Good To Know: CM&F Group's underwriting insurance partners are a "Who's Who" of the financial world's highest rated and most venerated institutions.