

# Insurance Primer Healthcare Professionals



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





## What Is Professional Liability Insurance?

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!







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

### Insurance Primer Healthcare Professionals

#### The CM&F Advantage

You might think that "all insurance is created equal", but <u>nothing</u> 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



### 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.



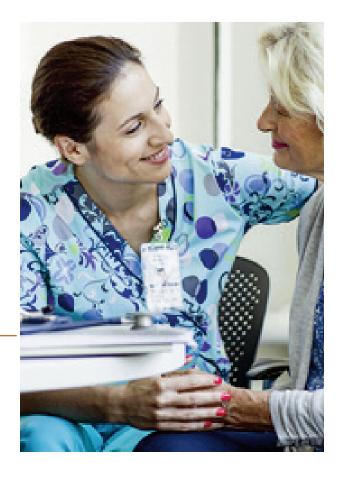
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It could be an **Oversight**.
It could be a **Mistake**.
Or it could be **Unbelievable**.

#### ... but it DOES happen.

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

Money	Beyond Money
Lawyer's Fees	Your Reputation
Settlement Payouts	Your License To Practice
Lost Income	Your Emotional Well Being
Your Career	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).



### Apply Today/Contact Us



### Professional Liability Insurance

Protection With The <b>Vital Benefits</b> Which		
Healthcare Professionals Demand		
Professional Liability	YES V	
Workplace/Premises Liability	YES V	
General Liability	YES V	
Good Samaritan	YES V	
Employment Practices Liability	YES V	
Assault Upon You [\$25,000]	YES V	
First Aid Coverage [\$15,000]	YES V	
Medical Payments [\$25,000/\$100,000]	YES V	
Deposition Defense [\$10,000]	YES V	
License Defense [\$25,000/\$100,000]	YES V	
Sexual Misconduct [\$25,000]	YES V	
Loss Of Earnings [\$2,500 day/\$35,000]	YES V	
HIPAA Defense [\$25,000]	YES V	
Biomedical Defense [\$10,000]	YES V	

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.