

MEDICAL PROFESSIONAL LIABILITY [MPL]



MPL COVERS...

BODILY INJURY CLAIMS ARISING FROM RENDERING, OR FAILING TO RENDER, MEDICAL SERVICES. (MEDICAL MALPRACTICE SUITS).

MPL policies are intended to provide legal protection to the owners, their companies and their employees from suits alleging bodily injury arising from rendering or failing to render medical services.

MALPRACTICE CLAIMS COME FROM EITHER:

PROVIDING DIRECT (HANDS-ON) MEDICAL CARE, OR INDIRECT MEDICAL CARE (VACARIOUS LIABILITY) UNDER THE FOLLOWING LEGAL THEORIES:

- **Ostensible Agency/ Apparent Agency** – Having the appearance of being an employee or acting as an agent of a hospital or other medical facility
- **Respondeat Superior** – Employer is responsible for the acts of the employees

ENHANCEMENTS:

- Defense Costs *In Addition to the Limit*
- Regulatory supplemental coverages that will pay some Regulatory Fines & Penalties (i.e. HIPAA)
- limited Cyber Security & Privacy coverage
- Defense for Sexual Misconduct allegations
- Legal defense costs provided for license/medical board reviews



COMPANIES INVOLVED DIRECTLY OR INDIRECTLY IN THE PROVISION OF MEDICAL SERVICES

- Medical Directors
- Medi-Spas (Including Botox/Collagen/Laser Treatments)
- Medical Consultants – Including WC File Review
- Medical Groups – Entity Only Coverage
- Clinics & Ambulatory Surgical Centers
- Medical Labs – Including Reproductive Clinics/Labs
- Diagnostic Centers
- Organ Banks/Donation Centers
- Locum Tenens & Physician Staffing Organizations
- Medical Device Manufacturers (Incl. Products Liability)
- Clinical Trial Facilities
- Paramedics/EMT
- Assisted Living/Nursing Homes
- Other Medical Facilities

COMMON EXCLUSIONS:

- INDIVIDUAL PHYSICIANS (UNLESS SPECIFICALLY LISTED)
- PRIOR KNOWLEDGE
- FRAUD
- SERVICES OUTSIDE THE SCOPE OF THOSE DEFINED IN THE POLICY
- GUARANTEES OF PERFORMANCE UNDER CONTRACT
- INDEPENDENT CONTRACTORS – MAY BE LIMITED.

REQUIRED BY LAW

MPL is required by law in most states, and now is routinely required by client service contracts. Even where no direct patient care is provided. (i.e. IT service providers required by contract to carry MPL in addition to Technology E&O)

POLICY LIMITS AVAILABLE

\$1,000,000 each claim/\$3,000,000 aggregate statutory minimum in many states.

Limits up to \$25,000,000/\$25,000,000 available

MINIMUM PREMIUM

\$3,500 (may be subject to additional taxes and fees)