

Locum Tenens



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When considering a locum tenens healthcare provider:

- Request a certificate evidencing professional liability in addition general liability and workers compensation insurance.
- Confirm the insurance company's *AM Best Financial Strength Rating*...we recommend *A-/Excellent* or better.
- Does protection comply with the Indiana Medical Malpractice Act?
- Is protection claims made or occurrence?
- If claims made, what contractual assurance do you have that a tail will be provided, how much will the tail cost, who will pay the premium and will you be provided with proof at the time of contractual termination?
- Is the discovery period of the tail for an unlimited number of years?
- Does the policy contain an indemnity or defense deductible?
- Is the insurance company admitted and approved to do business in Indiana?
- Does the insurance company retain local Indiana defense attorneys?
- What is their experience as an Indiana professional liability insurance company?

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