

# Medical Protective Legal Defense

May 2010

- **PROFESSIONAL LIABILITY**... you are insured for the full cost of defense in addition to your limits of liability... *the expense of defending a minor incident of malpractice can be as much as \$10,000 and the expense of defense involving complications, including a jury trial, could range from \$25,000 to \$100,000.*

Also...“...this policy does not cover payment of damages (**BUT WILL DEFEND**) in any claim for damages if said damages are inconsequence of the performance of a criminal act or willful tort or sexual act...”

- **DISCIPLINARY AND LICENSURE COVERAGE**...the Company’s obligation to defend “any claim for damages” as provided for in the Policy is clarified to include the defense of any disciplinary, licensure or similar administrative proceeding brought against an Insured, subject to restrictions.

The Company will not pay more than \$25,000 on behalf of an Insured for any single proceeding.

- **MEDICARE/MEDICAID BILLING ACTIONS**...defense of an Insured in an investigation, civil suit and/or administrative proceeding which is brought by a state or federal agency which alleges improper submission of claims for reimbursement under the Medicare or Medicaid program.

The Company will not pay more than \$25,000 in defense costs for any single “incident” covered by this endorsement.

- For a complete understanding of protection and insurance conditions please refer to policy forms T686 CMI 1086, 541 & 295

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