

## ProAssurance Group - Legal Defense

- **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 \$5,000 to \$10,000 and the expense of defense involving complications, including a jury trial, could range from as much as \$25,000 to \$100,000.*
- **NON-PROFESSIONAL DEFENSE/ BASIC FORM**...this unique enhancement is contained in your policy of insurance without additional premium...protection is provided for legal defense (no indemnity)...\$25,000 each claim with a \$100,000 aggregate...see policy endorsement # MAI-MP-070-08-01
- **NON-PROFESSIONAL DEFENSE/ EXTENDED FORM**...you have the **option** for an **additional premium** (\$100) of **adding extended form** which includes the following enhancements which will provide \$25,000 per incident for legal defense (no indemnity) with a \$100,000 aggregate:
  - A claim or investigation instituted by a **patient** of the covered insured alleging **sexual misconduct or harassment** by the covered insured in the course of providing professional services to such patient.
  - A claim or investigation instituted by a patient of the covered insured alleging **errors or omissions** by the covered insured in **billing statements** for professional services rendered to such patient.
  - A **disciplinary proceeding** initiated by a licensure commission, board of ethics or similar professional body, which accuses a covered insured of, or investigates an accusation that a covered insured engaged in, improper or unprofessional conduct in the course of such covered insured's medical practice.
  - An investigation or proceeding commenced by any federal or state agency alleging **violation** by any covered insured of **Medicare or Medicaid laws**, rules or regulations relating to reimbursement for medical services.