

For most practitioners, it's not if you'll face a claim, but when. That's why the selection of your malpractice carrier really matters.

Find out how to obtain a policy specifically designed for podiatrists and possibly save 20% or more on your premium.

## Request a free quote today.







20% savings based on comparable premium rates from other carriers. Premium credit availability based on certain eligibility criteria. Other credits and debits may apply. All competitor information is derived from financial statements, regulatory filings and competitor websites and is current as of 07/30/2019. Where information was not readily available or ascertainable from these sources, question marks were inserted. The comparison is an educational tool designed to help you learn about the insurance coverage and the various details you may want to consider when selecting your malpractice policy. We value data integrity. If you believe that any information is incorrect, please contact us. A.M. Best rating as of 7/10/2019. Standard & Poor's rating as of 9/26/2018. All data is MedPro Group data; claims data range is 2009-2018 unless otherwise indicated. MedPro Group is the marketing name used to refer to the insurance operations of The Medical Protective Company, Princeton Insurance Company, PLICO, Inc. and MedPro RRG Risk Retention Group. All insurance products are administered by MedPro Group approval and may differ among companies. © 2019 MedPro Group Inc. All Rights Reserved.



# Your patients deserve the best, and so do you.

It's time to improve your coverage with the nation's leading malpractice insurance.



## Your colleagues are among the 250,000 who trust MedPro Group for their malpractice insurance.

You've put in countless hours to get to where you are now. As a podiatrist, your plate is full of different responsibilities. That's why the threat of a malpractice claim isn't an obstacle you should have to handle alone.

Whether you just started your career, retirement is around the corner, or you're somewhere in between, we can help. We've specialized in malpractice insurance longer than anyone else.

Maybe it's time to reconsider who's protecting you. Take a look at the chart below to see how one leading competitor stacks up.

	<b>MedPro</b> Group	PICA
YEARS IN BUSINESS	120+	38+
A.M. BEST RATING	A++	Α
CLAIMS DEFENDED LAST 10 YEARS	74,213	4,264
PURE CONSENT TO SETTLE	YES	NO

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# Included Coverages at No Additional Cost

With MedPro Group, you can be confident that you're receiving industry-leading, comprehensive coverage. Learn more about the coverages that come standard in your policy.

#### MEANINGFUL USE COVERAGE

If you are required to undergo a meaningful use audit, aggregate policy limits cover up to \$100,000 of expenses.

- ADMINISTRATIVE HEARING COVERAGE If a board action is filed against you and you need defense, aggregate policy limits cover up to \$100,000 of expenses.
- THIRD PARTY PAYOR COVERAGE If a third party (e.g. a healthcare insurance company) were to file a claim against you, aggregate policy limits cover up to \$100,000 of expenses.
- **CYBER AND PRIVACY LIABILITY INSURANCE** We continue to develop options that address emerging issues related to cyber liability and include \$100,000 limit coverage in your policy. .

#### LOSS OF EARNINGS COVERAGE

If you take time off work at our request due to attorney meetings, depositions or court dates to assist in the defense for a claim filed against you, aggregate policy limits cover up to \$35,000 of lost earnings.

### PRICE

We leverage our vast underwriting and actuarial expertise to appropriately assess risk and ensure we're providing you with comprehensive coverage at the best price possible.

#### **PURE CONSENT TO SETTLE**

You have the final say when it comes to defending your reputation. This is unlike many insurance competitors who have exceptions in their consent provision.

#### CYBER LIABILITY COVERAGE

With cyber threats on the rise, we offer \$100,000 in cyber coverage on podiatric policies - double the limit offered by our competitors. We also have higher limits available.

#### DEPOSITION COVERAGE

If you are required to provide a deposition in a claim in which you are not named, aggregate policy limits cover up to \$10,000 of expenses.

HIPAA PROCEEDINGS COVERAGE

If a patient alleges a HIPAA violation, aggregate policy limits cover up to \$25,000 of defense expenses.

#### MEDICARE/MEDICAID BILLING DEFENSE COVERAGE

If the government audits your practice, aggregate policy limits provide up to \$100,000 in coverage once a formal records request is made.

#### SEXUAL MISCONDUCT COVERAGE

If there is a claim, potential claim or suit involving any actual or alleged sexual misconduct or physical contact related to professional services, aggregate policy limits cover up to \$25,000 of expenses.

#### **CLAIMS DEFENSE**

While you've spent years working on your specialty, we've done the same with ours – claims defense. We've managed more claims than any other carrier. It's just one reason why 80% of our claims close without payment.