

March 20, 2014

Spring is in the air at ProAssurance Mid-Continent—a perfect time to take a fresh look at our core coverage programs and policy features.

You can access ProAssurance healthcare professional liability (PL) insurance programs from Mid-Continent on an excess and surplus lines basis, primarily within Allied Healthcare, Social Services, and Long-Term Care. Within those programs, our largest classes by premium volume are Home Healthcare and Medical Personnel Staffing. You also can access programs for many facility-based and individual healthcare providers, including (but not limited to):

- Adult Daycare Facilities
- CRNA
- Dialysis Centers
- Medical Arts Schools
- Medical Clinics
- Medical Directors
- Non-Emergency Ambulance Service/Medical Transport Vessels (including coverage for loading/unloading patients)
- Physician's/Surgeon's Assistants

Coverage forms include claims-made for PL and claims-made or occurrence for general liability (GL), with prior acts as necessary. Our policy form can combine PL and GL with separate limits, if applicable. All policies also include incident claim trigger, employee benefits liability, defense outside of the limits, and sexual abuse and molestation coverage. Primary limits for each program follow:

- **Allied Healthcare**—Up to \$5M per incident and \$7M aggregate, with deductibles starting at zero with low-minimum premiums.
- **Social Services**—Up to \$2M per incident and \$4M aggregate, with low deductibles and competitive premiums.
- **Long-Term Care**—Up to \$2M per occurrence and \$4M aggregate, with deductibles starting at \$1,000 and premiums as low as \$3,000 (depending on class).

Other endorsed policy options that you can access include hired and non-owned auto and the option for an employed physician to share a limit with a facility.

For more information about ProAssurance Mid-Continent's programs or to download an application, visit ProAssuranceMidContinent.com. **Thank you** for your business. Here's wishing you a beautiful spring!