

# 10 REASONS TO CONSIDER PODIATRIC PHYSICIANS PROFESSIONAL LIABILITY FROM ROCKWOOD PROGRAMS



**Rockwood Programs, Inc.**

4001 Miller Road  
Wilmington, DE 19802-1999  
Tel: 800-365-0816 • Fax: 302-764-9125  
www.rockwoodinsurance.com

- 1 Coverage for the Medical Malpractice Exposures Facing Podiatrists Today**

Our Professional Liability policy provides coverage for the professional services rendered in your capacity as a Podiatric Physician. This protection is extended to include the covered acts and omissions of staff members operating at your direction.
- 2 — Legal Defense Handled by Healthcare Specialists**

The most important barometer of any professional liability policy is how vigorously it defends the insured in the event of a loss. Our program utilizes a claims administrator with a proven track record in medical malpractice-related litigation.
- 3 — We are your Partners in the Event of a Claim**

Some insurance carriers seek to resolve incoming claims as quickly as possible—without regard for the merits of the case or the viewpoint of the insured. We seek policyholder input on how to proceed with a claim—whether in the negotiation of a settlement or in the preparation of a court trial.
- 4 — Defense Costs Outside the Limit of Liability**

Legal expenses incurred in your defense will not decrease the limit of liability available to cover the cost of judgments, settlements, or awards.
- 5 — Protection Against Ancillary Liability Exposures**
  - Administrative Hearing Defense
  - Sexual Misconduct Coverage (allegations brought by patients and their families)
  - HIPAA Violation
  - Medical Waste Legal Expense Coverage
- 6 — Multiple Liability Limit Options**

Liability limits ranging from \$100,000/\$300,000 to \$2,000,000/\$6,000,000 available.
- 7 Financial Strength of our Underwriting Carrier**

A.M. Best, the recognized authority in analyzing insurance carriers, rates Ironshore Specialty Insurance Company “A-” (Excellent) for financial strength.
- 8 — Retirement Benefit**

Podiatrists that have been insured through Ironshore Holdings (US) member companies for five consecutive years before retirement receive an extended reporting period endorsement at no charge.
- 9 — Streamlined Quote Process**

We have one of the most simplified coverage applications in the industry. Podiatrists can also secure a non-binding indication of premium by completing a short, one-page questionnaire.
- 10 Dedicated Staff of Knowledgeable Professionals**

Our dedicated staff of product professionals is available to answer any questions you may have about this important coverage.