

# PODIATRIC PHYSICIANS PROFESSIONAL LIABILITY PRODUCT FACT SHEET



**Rockwood Programs, Inc.**

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<b>Medical Malpractice Insurance</b>	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.
<b>Defense Costs Outside the Limit of Liability</b>	The costs incurred to defend covered allegations against you will not decrease the policy limits available to pay judgments, settlements, or awards.
<b>Duty to Defend</b>	Legal defense will be provided for any covered allegations brought against you—even if the suit is groundless or fraudulent.
<b>Administrative Hearing Defense</b>	This provision pays defense costs and related expenses arising out of an administrative hearing. Coverage is subject to a separate sub-limit.
<b>Consent to Settle Provision</b>	The insurance company will not settle any claim without the express written consent of the insured.
<b>Retirement Benefit</b>	Retire at any age and receive a free Extended Reporting Period endorsement. You must have been insured through one of Ironshore Holdings (US) member companies for 5 consecutive years before retirement to qualify.
<b>Multiple Liability Limit Options</b>	Choose the level of coverage that's right for you. Limits range from \$100,000 each incident, \$300,000 in the aggregate to \$2,000,000 each incident, \$6,000,000 in the aggregate.
<b>Sexual Misconduct Coverage Provision</b>	Protects the insured against allegations of sexual misconduct brought by patients or their families. Coverage does not apply to allegations brought by employees or staff members. A separate sub-limit applies.
<b>HIPAA Violation Coverage</b>	Provides up to \$25,000 in coverage for any actual or alleged violation of the Health Insurance Portability & Accountability Act brought against the Insured.
<b>Medical Waste Legal Expense</b>	This provision will reimburse you for up to \$50,000 in legal expenses incurred as a result of your being a defendant or co-defendant in a civil suit alleging violation of the law or regulation governing disposal of medical waste.
<b>Financial Strength</b>	The Rockwood Podiatric Physicians Professional Liability product is underwritten by Ironshore Specialty Insurance Company. Ironshore is rated "A-" (Excellent) by A.M. Best.
<b>Interested in learning more?</b>	Contact one of our knowledgeable underwriters toll-free at 800-365-0816. You can also check our web site at <a href="http://www.rockwoodinsurance.com">www.rockwoodinsurance.com</a> to view the latest product updates.

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