



Allied Health Care Professional Liability Insurance Fact Sheet (claims made)

Rockwood Programs, Inc., 4001 Miller Road, Wilmington, DE 19802-1999

Toll-Free: 800-365-0816 • Fax: 302-765-6039 • Web: www.rockwoodinsurance.com

Professional Liability Insurance—also referred to as Medical Malpractice or Errors and Omissions (E&O)—provides financial protection from damages and expenses (such as legal fees and court costs) arising out of allegations of the negligent acts, errors, or omissions of healthcare specialists.

POLICY FEATURES

- Coverage for punitive or exemplary damages, where insurable by law. Subject to a sub-limit of \$250,000. Other restrictions apply.
- Duty to defend policy provision.
- Final adjudication wording and innocent party coverage with the fraud exclusion
- General Liability coverage available. Highlights: Medical Payments up to \$5,000 per injured person; Damages to premises up to \$50,000; Products/Completed Operations coverage included.
- No minimum earned premiums.
- Toll-Free Risk Management Hotline.
- Insurance applies to any covered claim brought anywhere in the world (where legally permissible)
- Minimum Premiums as low as \$2,500 (\$1,000,000/\$3,000,000 Limit of Liability)

ANCILLARY BENEFIT—IDENTITY THEFT PROTECTION

- Provides reimbursement for expenses related to the recovery of the insured's identity, including defense costs for certain civil suits and re-filing of loans.
- Covers wages lost if time off work is related to an insured stolen identity event.
- Provides access to trained specialists who can assist in all identity restoration efforts
- Reimbursement for expenses and lost wages up to \$25,000
- Insurance provided at **no additional cost** to the policyholder.

INTERESTED IN LEARNING MORE?

- Contact one of our knowledgeable underwriters toll-free at 1-800-365-0816. You can also check our web site at www.rockwoodinsurance.com to view the latest product updates.

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