



PODIATRIC PHYSICIANS PROFESSIONAL LIABILITY *Most Frequently Asked Questions*

Who is American International Group, Inc.?

American International Group, Inc. is the world's leading international insurance and financial services organization. In the United States, AIG companies are the largest underwriters of commercial and industrial insurance and a top ranked life insurer through AIG American General. The member companies serve the healthcare community through AIG HealthcareSM, a division of American International Companies® which provides specialized insurance coverage and services to healthcare entities. Its insureds include a range such as integrated delivery systems, hospitals, medical laboratories, clinical research organizations, home care organizations, outpatient facilities, physician groups and allied health professionals.

Who is Rockwood Programs, Inc.?

Rockwood Programs is a proven, stable program administrator of management liability products, established in July 1996. We are like your local insurance agent except we serve the entire U.S. from our office in Wilmington, DE. We provide A rated or better markets in each coverage segment we serve. Our core expertise is employing on-line electronic marketing structures to help speed processing and reduce repetitive workload to the customer. In addition to Podiatric Physicians Professional Liability, we have the ability to quote & bind with multiple insurers and offer products such as:

- Employment Practices Liability Insurance (EPLI)(Yes, we can quote physicians offices)
- Employment Practices Liability Insurance (EPLI) for Franchisees (Third Party Coverage Available)
- Information Technology (IT) Consultants Professional Liability
- Property & Casualty Agents Professional Liability
- Life Insurance Agents Professional Liability
- Not-For-Profit Directors and Officers Insurance with Employment Practices Liability

All product materials are accessible at www.rockwoodinsurance.com

How Does the Administrative Hearing Coverage Work?

You purchase administrative hearing coverage for a low \$200 premium each year for an aggregate limit of \$5,000. You then notify the company promptly when you receive an allegation. The company will then select an attorney to assist you in the hearing process. You then cooperate with the attorney in the hearing process providing copies of notices, summons and attend depositions, hearings while securing and giving evidence. Payments for all covered administrative expenses will be paid up to the aggregate limit of \$5,000.

Premium Charges?

Your practice dictates the price for this coverage. The premium will also vary by state. Premiums are based on sound actuarial experience. If you have a surgical practice your premiums will be higher than those of a non-surgical practice. If you are in semi-retirement and practice 20 hours or less each week, you will receive attractive part-time rates based on your practice specialty. All rates are filed with and approved by your state insurance department. The coverage is provided by member companies of American International Group, Inc., which are admitted domestic companies under the supervision of your state insurance department. This coverage is not provided by a Risk Purchasing Group.

The policy discussed here may not be available in all states. The descriptions do not include all terms, conditions and exclusions in the policy. Please refer to the actual policy and endorsements for complete details of coverage. Policy terms may vary based on individual state requirements. Issuance of coverage is subject to underwriting review and approval.



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