

**A Great Alternative to Going Bare:  
Medical Legal Expense  
Reimbursement Insurance**



With the escalating costs of medical malpractice insurance, a growing number of physicians are electing to go bare. But we have an alternative:

**Medical Legal Expense Reimbursement Insurance**

Medical Legal Expense Reimbursement Insurance coverage is a great option for all specialties of physicians, dentists and podiatrists who might otherwise choose to go bare or are carrying a SIR for \$250,000 or less.

It's also a smart choice for a doctor, dentist or podiatrist who has left a practice without buying tail coverage. In those cases, Medical Legal Defense coverage can provide some expense protection for the cost of legal defense, in the event of a claim.

Coverage highlights follow:

- Reimbursement for legal defense expenses resulting from claims involving medical malpractice charges, peer review proceedings, license review board proceedings or issues surrounding hospital privileges.
- Prior Acts available
- Two options for counsel selection:
  - Select own counsel
  - Select counsel from approved panel
- Available limits:
  - \$100,000/100,000 (Minimum premium: \$3,500)
  - \$250,000/250,000 (Minimum premium: \$5,000)
  - \$500,000/500,000
- Minimum Deductible: \$5,000

**Nursing Home  
Professional  
Liability**

*...long term protection for long term*

It is generally known that Nursing Homes providing skilled, assisted or independent long term care have access to a number of liability insurance products, which will vary greatly between individual states and often involve a protracted underwriting process. We at hci believe we have a new and unique partner with broad liability package wording combined with a comprehensive risk management package that will financially benefit the client. This is a product that will be of great interest to nursing homes and their insurance agents.

A skilled nursing home can be analyzed by using data available through public records, and together with just loss runs it is possible to evaluate the best run Nursing Homes (virtuous Nursing Homes) from the poorly run Nursing Homes. We believe that we can offer the better run Nursing Homes a beneficial insurance package and risk management process than would currently be available in the insurance market, at a lower premium that their current insurer would be charging just for the insurance.

This has the additional benefit that the cost of the risk management package can often be recouped several times over from increased Medicare and Medicaid reimbursements due to more accurate coding and less errors in the MDS data submissions, let alone from the obvious benefits of a better run facility with a lower chance liability claims occurring with the associated time and expense of dealing with them.

**For more information or to discuss an opportunity, call your hci representative today!**

**Unique? Out of the Ordinary? What to do?**

Do you have medical professional liability clients that are unique? We can assist you with your clients who have unusual coverage needs, providing creative solutions for complex insurance requirements. In addition to the eligible health care risks (see attached sheet) we can also assist you and risks that are out of the ordinary such as: Emergency Department Contractors, Locum Tenens Organizations, Radiology and Tele-radiology groups, Single and Multi-specialty medical groups, individual physicians and surgeons, Surgery Centers, and Imaging Centers.

Coverage is available in all 50 states and is offered through a company rated A++ (Financial Size Category XV) by A.M. Best.

Contact Information by location:



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**For information on our other products and programs, visit our website or call us today.**

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