

Attention North Carolina Producers ...

General Star Advantage

ADMITTED PHYSICIANS & SURGEONS PROGRAM

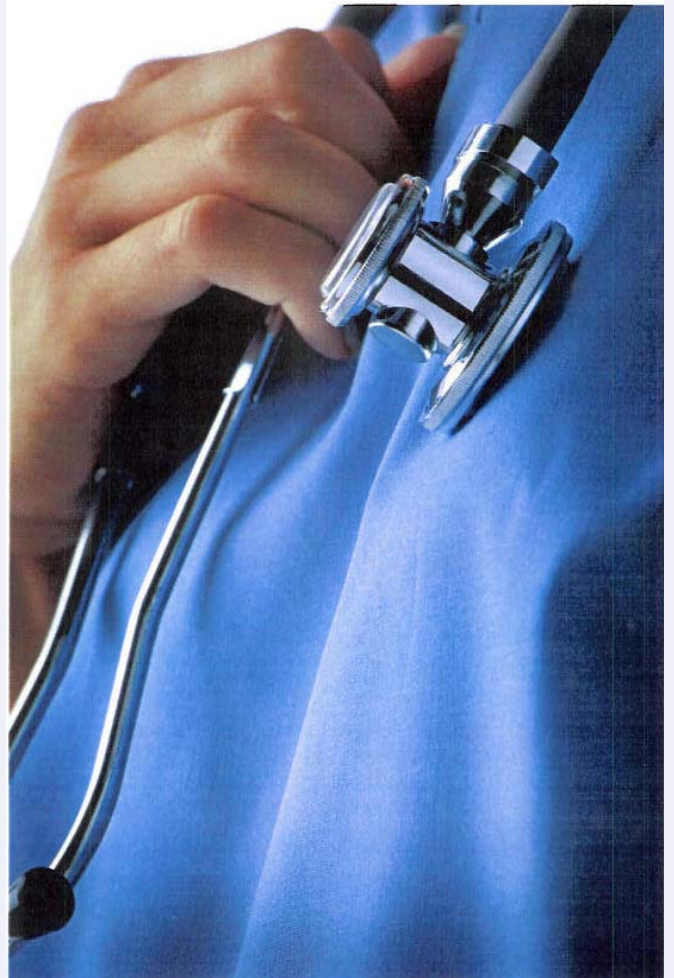
Available in North Carolina Effective July 1, 2008

hci is pleased to announce the availability of the General Star Advantage Professional Liability Program for North Carolina physicians. Coverage is written on an admitted basis through General Star Insurance Company, a *Berkshire Hathaway Company*, rated A++ (Superior) by A.M. Best and AAA by Standard & Poor's. Coverage is available for individual physicians and groups.

PROGRAM FEATURES

- Claims-Made Incident Sensitive Form
- Choice of First Dollar or Deductible Option
- Defense costs provided in addition to limits of liability
- Separate limit of liability available for group practice entities comprised of two or more physicians
- Full Prior Acts coverage offered
- Supplemental trial expense coverage of \$500 per day, up to \$5,000 included
- Includes supplemental Medicare/Medicaid billing error defense reimbursement provided for up to \$30,000 during policy period
- Supplemental State Medical Board Legal Expense Reimbursement up to \$25,000 furnished without premium charge
- Locum Tenens coverage provided without charge upon company approval.
- Coverage for Peer Review activities included
- Specific term or lifetime Extended Reporting coverage available
- Extended Reporting Coverage provided without premium charge in the event of retirement after age 55 and five continuous years of General Star coverage
- Extended reporting coverage provided in the event of death or permanent disability of the named insured without additional premium charge.
- Quarterly or bi-annual premium payment plan options

All coverages subject to policy terms and conditions



The Advantage product is designed for the standard physician placement. Coupled with our markets for distressed physicians, now, more than ever, hci is your one-stop wholesaler for physician business. Contact us for all of your Physician and Surgeon medical malpractice insurance needs.

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For information on all of our products and programs call us today or visit our website at
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