

# Medical Malpractice

## The Problem

Like most people, medical professionals are not immune to life's problems. Unfortunately, some problems can render a physician, surgeon, podiatrist or dentist hard-to-place, making it difficult to obtain professional liability insurance.

## The Risk

Incurring claims that result in loss of income, savings and professional reputation.

## The Solution

Professional liability insurance for the hard-to-place physician, surgeon, podiatrist and dentist offered.\*

## The Advantage\*

- Claims made professional liability insurance
- Custom designed coverage for complex risks
- Coverage triggered by reporting of incident
- Consent to settle with limitation
- Two-way extended reporting for up to 7 years
- Entity-only coverage available
- Target classes include the following:
  - Physicians, dentists & podiatrists
    - Losses; substance abuse; license issues; specialty coverage (alternative healthcare, cruise ships, cutting edge technology); foreign-trained; first time in practice; formerly "bare" or returning to practice
  - Locum Tenens/contract staffing groups
  - Correctional medicine
- Employees are insureds
- Supplemental payment for trial attendance
- Defense of license coverage
- Data breach sublimit available
- Optional coverages:
  - Defense of license
  - Defense costs outside limits of liability
  - Indemnity only deductible
  - General liability coverage for locums and contract staffing groups
- High-level product expertise long associated with our market\*
  - 30+ years underwriting and claim handling experience
  - Financial stability
  - Written through an affiliated A.M. Best "A" rated carrier



SierraSpecialty  
389 Clovis Ave., Suite 100  
Clovis, CA 93612  
559-256-6900  
559-256-6950 fax  
866-814-9378 toll free  
CA Ins. Lic. #0E81019  
[www.SierraSpecialty.com](http://www.SierraSpecialty.com)



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\*Coverage available through "A" Rated carrier. For information see our website at [www.SierraSpecialty.com](http://www.SierraSpecialty.com). For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.