

# MEDICAL LEGAL DEFENSE

## Liability Insurance

National Specialty Underwriters, Inc. offers medical legal defense coverage that provides physicians with legal reimbursement, protecting a physician's assets without being cost prohibitive.

Medical Legal Defense insurance is a great alternative for physicians who choose not to carry standard professional liability insurance or carry an SIR for \$250,000 or less.



### REIMBURSEMENT FOR LEGAL EXPENSES INCURRED IN:

- Defending a medical malpractice claim against insured
- Defending a disciplinary or peer-review proceeding
- Defending license review board proceeding
- Defending action to remove hospital privileges

### COVERAGE HIGHLIGHTS:

- Available Limits:  
\$100,000/100,000  
\$250,000/250,000  
\$500,000/500,000
- Prior Acts Coverage available
- 80% Co-insurance
- Carriers rated A.M. Best A- or better

### DISPUTE RESOLUTION:

Arbitration is the primary mechanism for dispute resolution between the insured and the Company. There is also a provision for using Small Claims Court for small claims.

### TWO OPTIONS FOR SELECTION OF COUNSEL:

- Freedom to select own qualified counsel, i.e., licensed attorney in state, at least 5 years E&O experience, and carries E&O coverage.
- Select counsel from approved panel. If this option selected, the co-insurance contribution is limited to \$5,000.

### OTHER LIMITATIONS:

Only contractual damages may be awarded in any dispute over the policy. Insured waives extra-contractual damage, punitive or exemplary damage claims.



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