

## Advantage Physicians and Surgeons Program

**General Star Management Company** is pleased to announce the introduction of the General Star Advantage Professional Liability Program in approved states. For physician submissions that qualify, coverage is provided on an admitted basis by **General Star National Insurance Company**, rated **A++** by A.M. Best and **AAA** by Standard and Poor's.

### Program Features

- > Claims-made Incident Sensitive Form
- > First dollar coverage
- > Defense costs outside the limits of liability
- > Separate limit of liability available for group practice entities comprised of two or more physicians
- > New to practice and part-time credits available
- > Full Prior Acts coverage available
- > Supplemental trial expense coverage of \$500 per day, up to \$5,000 included
- > Supplemental Medicare/Medicaid billing error defense reimbursement provided up to \$30,000
- > 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
- > Unlimited or lifetime extended reporting coverage
- > Unlimited or lifetime 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 available
- > All coverages subject to policy terms and conditions





### How to Contact General Star

For a complete list of admitted states or general information about any of our Medical Professional Liability Programs, please contact a General Star Underwriter, or, simply call us at 312 267 8530.

- **Joe Cummings**  
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Professional Liability—Advantage Physicians and Surgeons

### General Star Management Company

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*Insurance is placed with the General Star companies by licensed wholesale brokers. Not all coverages described above are available in all states. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AAA Insurance Financial Strength Rating from Standard & Poor's Corporation. Availability of coverage depends on underwriting qualifications and state regulations.*