

## Special Risk Physician Professional Liability Program

**General Star Management Company** is now offering a Special Risk Physician Program for individual physicians and small physician group practices that cannot procure coverage in the standard market. Coverage is written through specifically designated surplus lines brokers in all states except KS, LA, NE, NM, NY, PA, SC and WI by **General Star Indemnity Company**, and by **General Star National Insurance Company** in Connecticut. Both companies are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

### What Coverage is Offered?

- > Professional Liability claims-made "demand" form
- > Defense costs provided within the limits of liability (except in New Jersey and Florida)
- > Corporate / Entity coverage can be offered to the extent of named insured's liability and on a shared limit basis
- > Twelve-month extended reporting period (ERP) option available
- > Prior Acts coverage can be offered at underwriter discretion

### What Limits Are Available?

- > Maximum limits are \$1,000,000 / \$3,000,000 with certain exceptions, or as required by state statute

### Additional Conditions

- > Consent to settle option not offered
- > Policy deductibles as low as \$5,000
- > Issued policies are subject to a 25% minimum earned premium
- > Minimum premium of \$5,000 applies

### Ineligible Exposures

- > Physicians not currently licensed in the state in which they are practicing
- > Physicians under criminal investigation or under indictment
- > Full-time emergency medicine practice (does not apply to physicians working in the ER solely to satisfy hospital privilege requirements)
- > Full-time hospital employed physicians



- > Physicians working or contracted full-time to staff nursing homes. (Limited nursing home exposure subject to underwriter approval)
- > Full-time *locum tenens*

### What is Required to Make a Submission?

- > Application must be submitted by a designated producer to the General Star Special Risk Physician Program



- > Premium indications may be provided from competitor applications; *however, quotes and binders will only be offered upon receipt of:*
  - Fully completed General Star Physician & Surgeon Application signed and dated within 45 days of desired effective date and fully completed General Star Supplemental Application, if applicant has suffered from substance abuse
  - Fully completed Claim Information Supplement for each claim or known incident
- > If Prior Acts coverage is requested, a separate signed General Star No Known Claims/Circumstances Letter (Note: Underwriter may request regardless of whether Prior Acts coverage is requested)
- > Copy of Declarations Page from expiring carrier
- > Currently valued loss run from expiring carrier

### Other Requirements / Conditions

While we strive to process all submissions promptly, 30 days lead time is preferred on new business, and 60 days lead time is requested for renewal processing.

### How to Contact General Star

All applications must be submitted through a designated producer. For specific information about any of our Medical Professional Liability Programs, please contact one of the General Star representatives listed below, or simply call us at 312 267 8530.

- **Joe Cummings**  
312 267 8538 or [joe.cummings@generalstar.com](mailto:joe.cummings@generalstar.com)
- **Tom Levin**  
312 267 8529 or [tom.levin@generalstar.com](mailto:tom.levin@generalstar.com)
- **John Morris**  
312 267 8536 or [john.morris@generalstar.com](mailto:john.morris@generalstar.com)
- **Christopher Robowski**  
312 267 8557 or [christopher.robowski@generalstar.com](mailto:christopher.robowski@generalstar.com)
- **Kathy Rossi**  
312 267 8595 or [kathy.rossi@generalstar.com](mailto:kathy.rossi@generalstar.com)

### General Star Management Company

120 Long Ridge Road, Stamford, Connecticut 06902 | 1 North Wacker Drive, Suite 1760, Chicago, Illinois 60606  
[www.generalstar.com](http://www.generalstar.com)

*General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.*