

## Alternative and Integrative Medicine

**G**eneral Star Management Company offers an Alternative and Integrative Medicine (AIM) physicians program. AIM is available for individual physicians and small physician groups that are unable to procure coverage in the standard market. Coverage will be written through designated surplus lines brokers in all states (except Kansas, Louisiana, New Mexico, New York, Pennsylvania and South Carolina) by **General Star Indemnity Company**, and in Connecticut by **General Star National Insurance Company**. Both companies are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

A General Star Broker Designation with General Star's Special Risks Physicians Professional Liability Program is required in order to submit qualifying business for this program.

### Eligible Exposures

Physicians or small physician groups that include integrative and complementary therapies (including acupuncture, traditional Chinese medicine, homeopathy or herbalism) in tandem with traditional primary care medicine.

### Coverage Features

The Alternative and Integrative Medicine (AIM) physicians form is identical to the Special Risks Physicians program form:

- > Professional liability claims-made "demand" form
- > No Consent to Settle
- > Expense within limits of liability (except in Florida and New Jersey)
- > Limited corporate / entity coverage available to the extent of the named insured's liability and on a shared limits basis
- > Prior acts coverage available (subject to current declarations pages and currently valued loss runs)
- > Extended reporting period (ERP) option
- > No flat cancellation; and 25% minimum earned premium
- > Maximum limits are \$1,000,000 / \$3,000,000, with certain exceptions, or as required by state statute





**Ineligible Exposures**

- > Chelation therapy (except as a treatment for heavy-metal poisoning)
- > AIM therapies in conjunction with an Obstetrics practice
- > AIM therapies in conjunction with Pediatrics
- > Ozone, Oxidation or other therapies involving the injections of hydrogen peroxide
- > Physicians who prescribe or dispense Ephedra
- > Reike and therapeutic touch therapies
- > Faith healing
- > Practices primarily concerned with weight loss treatment
- > Any procedure, practice or substance precluded by the Food and Drug Administration or by any other federal, state or local regulation or statute

**Minimums**

- > Minimum premium is \$5,000
- > Minimum deductible is \$2,500

**Requirements for a Submission**

- > Producer must be designated for the Special Risks Physician Program
- > 30-days lead time preferred on all new business submissions
- > Social Security number of the applicant
- > Premium indications may be provided upon review of forms other than General Star applications; however, quotes and binders require receipt and approval of all of the following:
  - Completed General Star Physicians and Surgeons Application signed and dated within 45 days of inception
  - General Star Alternative and Integrative Medicine Supplemental Application

- General Star Supplemental Application (for applicants with a history of substance abuse)
- Completed Claims Information Supplement for each claim or incident
- General Star No Known Claims form, signed and dated within 45 days of inception
- For California applicants, signed and dated General Star Acknowledgement of Waiver of Consent form
- Samples of business letterhead, advertising materials, and sample Informed Consent form
- Curriculum vitae

**How to Contact General Star**

All submissions accepted via e-mail, fax or mail:  
 gsubmit@generalstar.com; Fax: 866 464 3678

Tel.: Chicago—312 267 8600 / New York—212 859 3960 / Los Angeles—213 236 1755

**General Star Management Company**

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*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.*