

## Special Risk Physician Professional Liability Program

**General Star Management Company** offers 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*

### 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



## Special Risk Physician Professional Liability Program

# Medical Professional—Special Risk Physician

### General Star

120 Long Ridge Road, Stamford, Connecticut 06902 | One North Wacker Drive, Suite 1700, Chicago, Illinois 60606  
550 Hope Street, Suite 700, Los Angeles, CA 90071 | 199 Water Street, 14th Floor, New York, NY 10038  
[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.*