

Select Physicians & Surgeons Professional Liability Program

General Star Management Company is pleased to offer a Physicians & Surgeons Professional Liability Program designed for standard risks. This product is available to Board Certified practitioners with favorable claim experience and no practice impairment issues. Coverage is offered in most states by **General Star Indemnity Company**, and in Connecticut by **General Star National Insurance Company** through designated surplus lines brokers. Both companies are rated **A++** by A.M. Best and **AAA** by Standard & Poor's.

Eligible Exposures

- > Individual board certified physicians & surgeons (M.D., D.O., and D.P.M. designations)
- > Group practices of any size

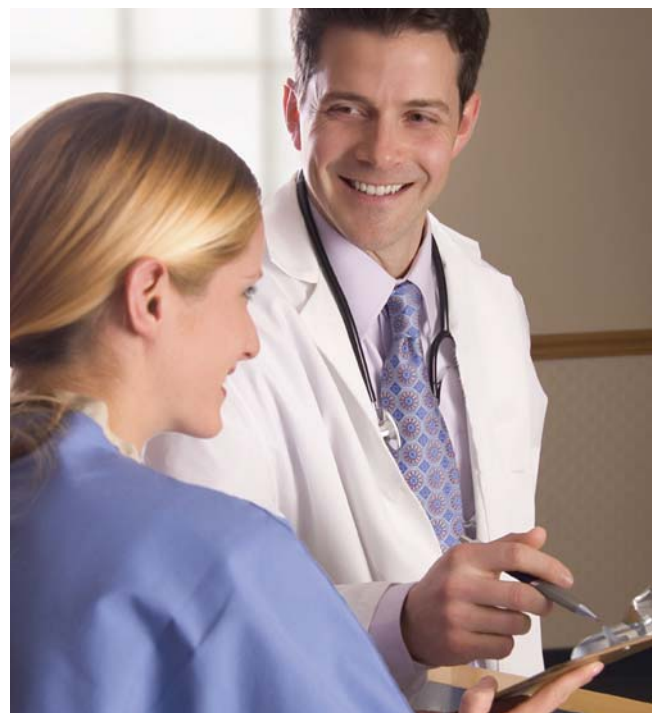
What Limits Are Available?

- > \$1,000,000 / \$3,000,000 per claim / aggregate in most states, or as required by state statute (higher limits available for large groups)

Coverage Features

- > Professional Liability coverage on a claims-made basis
- > Incident sensitive claim trigger
- > Defense costs are outside the limits of liability (optional endorsement providing defense costs within policy limits available)
- > Prior Acts coverage may be offered, subject to underwriting approval
- > Extended Reporting Endorsement available for up to 60 months (Unlimited in Arizona)
- > Extended Reporting Endorsement provided without a premium charge for 60 months in the event of the named insured's death, permanent disability, or permanent retirement from practice (subject to policy terms and conditions)
- > Flexible deductible options
- > Quarterly or bi-annual premium payment plan options available

This program is not offered in Kansas, Louisiana, New York or South Carolina.



Ineligible Exposures

- > Chiropractors
- > Correctional facility physicians (coverage may be available through General Star's Special Risk program)
- > Emergency room doctors
- > *Locum tenens* activity performed on full-time basis
- > Nursing home physicians or any practitioner that is affiliated with, employed by, or under contract with a nursing home or long-term care facility

What Documentation is Required for a Submission?

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 (premium indications may be provided from recent and reasonably complete competitor applications)
- > Copy of applicant's current Professional Liability Insurance Declarations Page
- > Currently valued loss runs, including General Star claim information supplement forms
- > Copy of *curriculum vitae*
- > Copies of all advertising, including Yellow Page ads

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

– **Tom Gossett**

312 267 8532 or tom.gossett@generalstar.com

– **Tom Levin**

312 267 8529 or tom.levin@generalstar.com

– **John Morris**

312 267 8536 or john.morris@generalstar.com

– **Kathy Rossi**

312 267 8595 or kathy.rossi@generalstar.com

– **Aaron Sternstein**

312 267 8541 or aaron.sternstein@generalstar.com

General Star Management Company

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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 AAA 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.