

Select Physicians & Surgeons Professional Liability Program

The Medical Professional Unit offers a Physicians & Surgeons Professional Liability Program for physicians with past coverage, loss or practice issues. Claims made coverage is written on a non-admitted basis through designated surplus lines brokers.

Coverage Offered

- > Professional Liability coverage on a claims-made basis
- > Incident sensitive claim trigger
- > Defense costs are outside the limits of liability
- > Indemnity only deductible options
 - Premium credits available:*
 - Defense inside the limit
 - Waiver of consent to settle
 - Defense costs inside the deductible
- > Prior Acts coverage may be offered, subject to underwriting approval
- > Extended reporting period available for up to 60 months
- > Extended reporting periods provided without premium charge in the event of:
 - Insured's death
 - Disability
 - Retirement after age 55 and five continuous years of General Star coverage
- > Premium payment plan options available

Risk Appetite

- > Individual physicians and surgeons (M.D., D.O., and D.P.M. designations)
- > Part-time exposures
- > Group practices of any size
- > Multi-state exposures
- > Carve outs



Ineligible Exposures

- > Chiropractors
- > Correctional facility physicians (coverage may be available through General Star's Special Risk program)
- > Emergency Room doctors
- > *Locum Tenens* or staffing groups
- > Physicians working or contracted full-time to staff nursing homes. (Limited nursing home exposure subject to underwriter approval.)

General Star Indemnity Company
is rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

CONTACTS

Email Submissions and Requests for Credentialing, Coverage Verification and Loss Runs to: gsubmit@generalstar.com , please copy your GenStar underwriter



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General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.