

## Special Risk Physician Professional Liability Program

The Medical Professional Division offers a Special Risk Physician Program for individual physicians and small physician group practices that cannot procure coverage in the standard market. Claims made coverage is written on a non-admitted basis through designated surplus lines brokers.

### Coverage Features

- > Professional Liability claims-made "written demand" form
- > Defense costs provided within the limits of liability (in most states)
- > Corporate / Entity coverage may be offered on a shared limit basis
- > Twelve-month extended reporting period (ERP) option available
- > Prior Acts coverage can be offered at underwriter discretion
- > Maximum limits are \$1,000,000 / \$3,000,000 with certain exceptions, or as required by state statute
- > Consent to settle option not offered
- > Policy deductibles as low as \$5,000
- > Issued policies are subject to a 25% minimum earned premium



### Ineligible Exposures

- > Physicians not currently licensed in the state in which they are practicing
- > Full-time emergency medicine practice
- > Physicians working or contracted full-time to staff nursing homes. (Limited nursing home exposure subject to underwriter approval.)
- > *Locum Tenens* and staffing groups

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



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Medical Professional Division—Special Risk Physician

Applications available at  
[generalstar.com](http://generalstar.com)

*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.*