

Professional Liability Coverage 24 Hours a Day, 365 Days a Year

Each year, thousands of healthcare providers are named in lawsuits. And many discover that they don't have the insurance protection they need to fight the charges... or to pay the multi-million dollar settlements that juries may award these days.

That's why more than 1,000,000 healthcare professionals have professional liability insurance through HPSO. They like the peace of mind that comes with knowing they're covered. Today, it is important to have your own individual coverage. Malpractice insurance provided by schools and hospitals is designed to protect them first and foremost.

As a healthcare student, the coverage provided for you by the school has restrictions and limits. If your legal fees or settlement costs exceed the limits, you could be forced to pay the difference. That's why you should carry your own individual malpractice coverage offered through Healthcare Providers Service Organization.

HPSO Offers You Service & Convenience Call us Toll-Free at 1-800-982-9491

Use our Automated Phone Service for

- Coverage Verification • Making Payment
- Requests for Certificate

Use our On-Line Service at hpso.com 24 hours a day, 7 days a week for

- Making Payment • Requests for Certificate
- Address Changes • Coverage Verification

Your Certificate of Insurance and canceled check act as proof of coverage. A copy of the Master Policy is available through the underwriter and the administrator.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Remember, that only the policy can provide the actual description of services, terms, conditions and exclusions.



Healthcare Providers Service Organization is a division of Affinity Insurance Services, Inc.; in CA (License #0795465), MN and OK, AIS Affinity Insurance Agency, Inc.; and NY, AIS Affinity Insurance Agency.

This program is underwritten by American Casualty Company of Reading, Pennsylvania, a CNA company, and is offered through the Healthcare Providers Service Organization Purchasing Group. Coverages, rates and limits may differ or may not be available in all States. All products and services are subject to change without notice. This material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. CNA is a registered trademark of CNA Financial Corporation. Copyright © 2010 CNA. All rights reserved.

© 2010 Affinity Insurance Services, Inc.

HS 910



*Protecting the Interests of
America's Healthcare Providers
for over 30 Years*

**What
Every
Policyholder
Should Know**

**Professional Liability Insurance
Summary of Benefits**

ABOUT *Coverage*

■ PROFESSIONAL LIABILITY

With this program, you have protection for claims made against you for negligence in the conduct of your student healthcare duties up to the limits stated on your Certificate of Insurance. This is an occurrence policy which means you are also covered for claims filed even after the policy expires, as long as coverage was in force when the incident occurred.

■ INFORMATION PRIVACY COVERAGE

**NEW**

This new coverage extension covers your legal obligation to pay HIPAA fines and penalties and will also reimburse you for notification costs related to the disclosure of confidential personal information when there is a statutory mandate requiring you to comply with notification to patients or clients. This coverage will also pay claim expenses related to the above proceedings, up to the limits stated on your Certificate of Insurance.

■ SEXUAL MISCONDUCT

**NEW**

Subject to a \$25,000 Aggregate Sublimit, coverage applies to amounts you are legally obligated to pay as a result of claims involving sexual misconduct arising out of or related to professional services provided by you or someone for whose professional services you are legally responsible. Coverage does not apply when sexual misconduct has actually been determined to have occurred by any trial verdict, court ruling, regulatory ruling or legal admission, whether appealed or not. The sublimit will apply whenever sexual misconduct is alleged and is within, not in addition to, the Aggregate limit of liability.

■ ASSAULT COVERAGE ENDORSEMENT

**NEW**

This endorsement enhances the current Assault Coverage Extension to include medical expenses incurred by you for emotional counseling after a covered assault. A \$25,000 Aggregate applies.

■ DEFENDANT EXPENSE BENEFIT

Taking time away from work to appear in court as a defendant in a covered medical incident could have a serious impact on your income. This program reimburses you for lost wages and other covered expenses when you are required to take time away from work to appear in court as a defendant in a covered medical incident, up to the limits on your Certificate of Insurance.

■ DEPOSITION REPRESENTATION

If you are required to appear at a deposition that involves testimony arising out of your professional services, and is the result of a covered medical incident, this program will reimburse attorney fees to represent you up to the limits stated on your Certificate of Insurance.

■ PERSONAL INJURY

Protects you in the event of charges of privacy violation, slander, libel, assault and battery, and other alleged personal injuries committed while carrying out your professional duties.

■ DEFENSE COSTS

Once named in a lawsuit, you must defend yourself. With this program, you worry about clearing your good name – not paying the bill. Your individual professional liability coverage pays your covered legal defense, regardless of whether you win or lose. Even the cost of investigating claims is covered. Following is a list of additional benefits included in your policy, up to the applicable limits of liability:

- First Aid Expense
- Damage to the Property of Others
- Assault Coverage (Not available in Texas)

■ 1st YEAR GRADUATE DISCOUNT

When you graduate and receive your degree, you qualify for a First Year Graduate discount off of the full time professional rate.

■ CONVENIENCE

There is no need to reapply or cancel your healthcare student policy. Upon notification of your graduation, we will automatically upgrade your student policy to professional coverage. It's that easy!