



The Podiatry *PLUS* policy provides comprehensive professional liability coverage designed for the podiatric practice. Available in select states throughout the country, the Podiatry *PLUS* policy offers some of the broadest insurance protection at affordable pricing.

Coverage Highlights

- ◆ **Claims-made Professional Liability**
 - Broad definition of who is an insured includes your partners, directors & officers, the corporation and your employees
 - Defense costs for defending a covered claim are paid in addition to the coverage limits.
 - Various coverage limit options
 - Prior Acts coverage may be available for prior claims-made policies
 - Free Extended Reporting Period "tail" at Retirement
 - Consent to Settle Provision
 - Personal and Advertising Injury Coverage
 - Contractual Liability Coverage for contracts with HMOs, PPOs, IPAs or similar organizations.
- ◆ **Peer Review, Disciplinary Hearing or Other Regulatory Actions Defense Coverage**
- ◆ **First Aid Coverage**
- ◆ **Medical Waste Legal Expense**
- ◆ **Optional Medicare/Medicaid Legal Expense**

Innovative Pricing Strategy and Discounts Available

The Podiatry *PLUS* plan recognizes that each podiatric practice is different in scope and complexity. Your premium is based on your practice exposure. You may qualify for a number of available discounts to modify your premium to better reflect the nature of your practice.

- ◆ **New Podiatrist Discounts**
- ◆ **Flexible Part-Time Rates**
- ◆ **Risk Management Credits good for 2 years**
- ◆ **Disability/Leave of Absence Credit**
- ◆ **Claims Free Credits**
- ◆ **Group/Association Credits**

This is a summary listing of some of the coverage afforded under the Podiatry PLUS policy. Coverage may vary by state. The descriptions do not include all of the terms, conditions or exclusions found in the policy. Please refer to the actual policy and endorsements for complete details of coverage.



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