

# ProAssurance Legal Defense

June 2010

- **PROFESSIONAL LIABILITY**... you are insured for the full cost of defense in addition to your limits of liability... *the expense of defending a minor incident of malpractice can be as much as \$10,000 and the expense of defense involving complications, including a jury trial, could range from \$25,000 to \$100,000.*
- **NON-PROFESSIONAL BASIC FORM**...this unique enhancement is contained in your policy of insurance without additional premium...protection is provided for legal defense of non-professional claims (no indemnity)...\$25,000 each claim with a \$100,000 aggregate...endorsement PRA-HCP-070 09 05
- **NON-PROFESSIONAL EXTENDED FORM (1)**...includes the following enhancements which will provide \$25,000 per incident for non-professional legal defense (no indemnity) with a \$100,000 aggregate...endorsement PRA-HCP 071 09 05
  - A claim or investigation instituted by a **patient** of the covered insured alleging **sexual misconduct or harassment** by the covered insured in the course of providing professional services to such patient.
  - A claim or investigation instituted by a patient of the covered insured alleging **errors or omissions** by the covered insured in **billing statements** for professional services rendered to such patient.
  - A **disciplinary proceeding** initiated by a licensure commission, board of ethics or similar professional body, which accuses a covered insured of, or investigates an accusation that a covered insured engaged in, improper or unprofessional conduct in the course of such covered insured's medical practice.
  - An investigation or proceeding commenced by any federal or state agency alleging **violation** by any covered insured of **Medicare or Medicaid laws**, rules or regulations relating to reimbursement for medical services.

(1) Protection without premium is effective November 1, 2009 or at your next renewal.

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