Physicians Medical Malpractice Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Malpractice premiums are driven by specialty, procedures performed and the state you practice in, and most carriers want your claim history and retro date before they quote.

WHAT'S COVERED

Professional liability

Claims of misdiagnosis, treatment error or failure to treat.

Licensing board defense

Legal costs to answer a medical board complaint.

Office liability

Slip-and-fall and other premises injuries at your practice.

Tail / prior acts

Keeps your retro date when changing carriers or retiring.

Cyber and HIPAA

Patient data breaches, notification costs and regulatory fines.

Good to know

Carriers rate by specialty class, so list every procedure you perform – surgery, OB and cosmetic work move you into higher classes.

WHY SOCIETIES INSURANCE

Independent agency

We work for you, not for one insurance company.

50+ carriers compared

We shop A-rated markets for coverage and price.

Licensed advisors

Licensed in 30+ states, with real people to call.

Free, no obligation

Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Intentional or criminal acts
- × Sexual misconduct (often sublimited)
- × Services outside the scope of your license

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Specialty and board certification for each provider
- Current declarations page with retro date
- Hospital privileges and affiliations
- Ten years of malpractice claim history

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/physicians-medical-malpractice/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).