

Claims-Made *Plus*[®]

Professional Liability Insurance *Made for Indiana Physicians and Dentists*

Professional liability insurance has two dominant coverage types:

CLAIMS-MADE and OCCURRENCE

The major difference between these policy forms is *how* coverage is provided.

- **Claims-made policies** cover incidents that are reported/claimed during the active policy period—on or after the retroactive date and before the policy expiration date. Tail coverage must be purchased to provide continuing protection for incidents reported after the policy expiration date.
- **Occurrence policies** cover incidents that occur during the policy period regardless of when they are reported. There is no need to purchase tail coverage (reflected in the higher premium charged for this coverage), but the buyer's coverage is restricted to the limits purchased during that policy period.

Claims-made coverage is the most economical professional liability coverage form for physicians, dentists, and other professionals in the United States today.

In Indiana, you have access to an improved claims-made product, **Claims-Made *Plus***, with enhanced tail coverage to help ensure you are protected.

Why Claims-Made *Plus*?

Claims-Made *Plus* addresses the issues you care about and helps you protect yourself and your medical or dental career in Indiana. This enhanced coverage provides significant savings along with the exceptional service you get from ProAssurance.

The Claims-Made *Plus* policy form offers:

- **Greater control and flexibility** in managing your professional liability risk through more predictable rates and claims input
- **Increased peace of mind** from a solid carrier offering financial stability and expertise
- **Tail coverage at no additional cost** when you:
 - ▷ Completely retire from the practice of medicine or dentistry
 - ▷ Permanently and totally relocate from Indiana to practice elsewhere
 - ▷ Become permanently disabled or die
- **No waiting period** to qualify for tail coverage at no additional cost (most claims-made policies require you complete five years of continuous coverage to qualify)
- *Plus* if you need to purchase tail coverage, you receive a price equal to one times your mature policy premium (most insurers charge two times the mature policy premium)

Customized protection with exceptional service to meet your unique medical environment

As someone who makes difficult decisions every day, you understand the significance of comprehensive protection for your practice. We're all seeing a changing medical environment that puts good doctors on the defensive. ProAssurance is committed to making it easier for you to secure coverage that addresses the risks you face today and at rates that make sense.

You receive expert claims defense and risk management assistance from an insurer that listens and understands—that's ProAssurance.

