MEDICAL MALPRACTICE

INSURANCE

ATLAS
Underwriters
Solutions for the Unexpected

Medical malpractice insurance provides health care professionals and providers protection against liability due negligence or error in which a treatment or medical procedure causes a financial loss, injury or death of a patient.

A malpractice lawsuit can have financially crippling effects on the medical professional's reputation and practice. Having the right medical liability policy can safeguard against the risks and costs associated with medical malpractice claims.

Coverage is provided on a claims made basis. Which means the insurance covers any claim made and filed against you or your employees during the policy period. An extended reporting or prior acts endorsement can be purchased to fill in any gaps in coverage after your current policy expires or transitioning to another insurer.

Up to U.S $15,000,000
In liability protection

What Does It Cover

Medical malpractice insurance is essential coverage for any medical or health care professional. A single mistake or lapse can eliminate years of work and dedicated service, protect your business and reputation from financial ruin.

In the event a lawsuit is filed against you or your practice, you will be covered for:

- Legal and Court costs
- Defense and Attorney fees
- Docket fees and expenses
- Settlement or Judgments liable

Since malpractice suits are extremely costly and the judgments awarded so volatile. Medical malpractice insurance is fundamental to a health care business's overall risk management strategy.

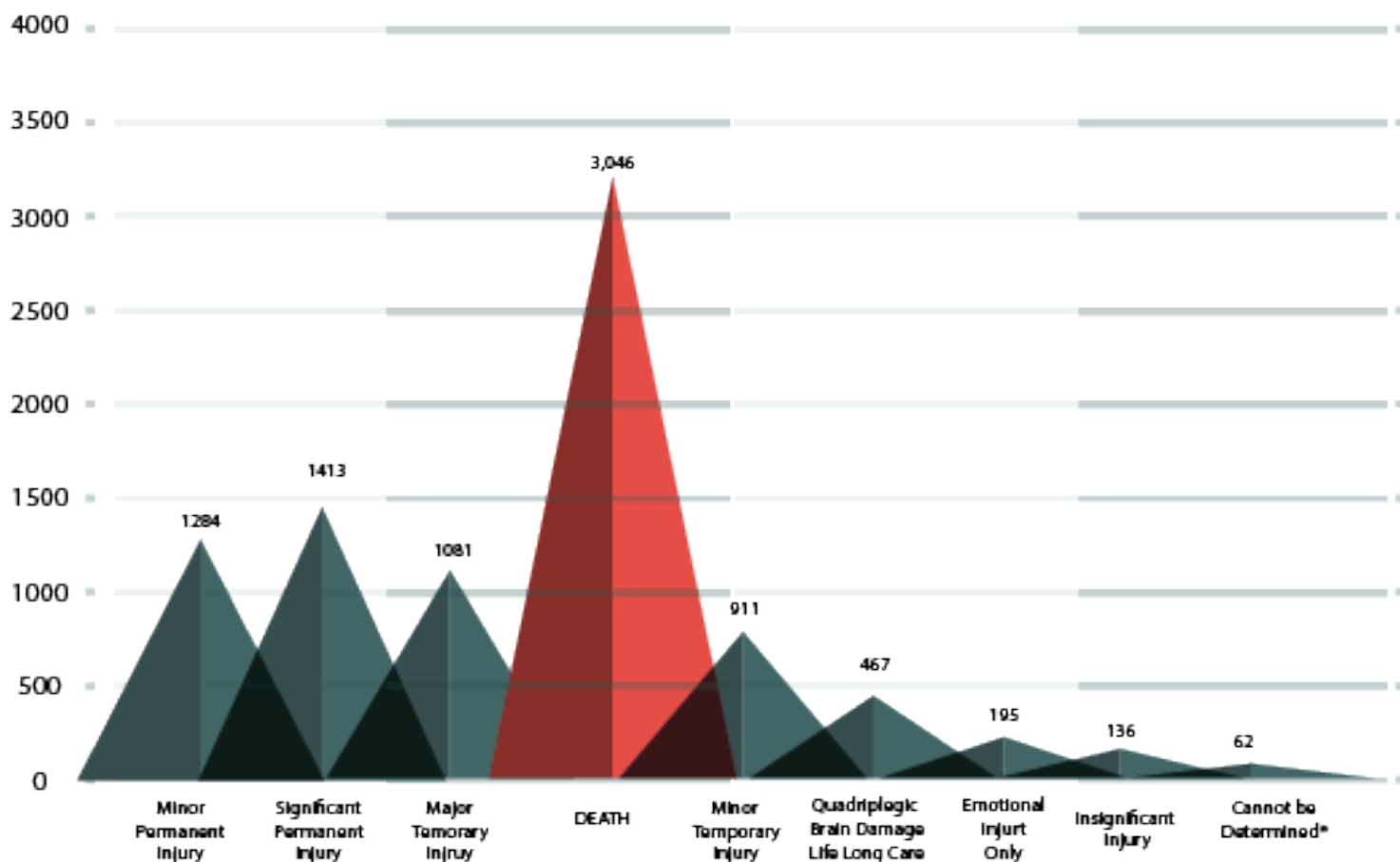### Malpractice Insurance for:

- Physicians
- Surgeons
- Medical Directors
- Dentists
- Medical Clinics
- Ambulance Services
- Assisted Living Centers
- Medi-Spas
- Lab and Imaging Centers
- Other Health Care Specialists

As a medical professional making tough decisions is part of the job. Unfortunately sometimes those decisions can lead to a legal action ...

Number of Medical Malpractice payments made in the U.S from 2010 to 2013 by injury type.

1284	1413	1081	3,046	911	467	195	136	62	
Minor Permanent Injury	Significant Permanent Injury	Major Temorary Injruy	DEATH	Minor Temporary Injury	Quadriplegic Brain Damage Life Long Care	Emotional Injurt Only	Insignificant injury	Cannot be Determined*	

Choosing the right medical liability policy is an important decision. You need a policy you can rely on; we can help explain the key benefits and provisions to meet your practice's needs. Due to the nature of work medical professionals are involved in, the likelihood of facing a malpractice claim are very high.

Give yourself the financial security of knowing your practice is prepared for any potential claims.

Policy Limits

Coverage is generally based on medical specialty, location, services performed; some insurers will also consider the total hours worked and work setting. Policy coverage will be broken down into two categories:

Per Occurrence:
Is the amount of coverage available per incident.

Overall Aggregate:
Is the maximum amount of total coverage available per the policy period.

YOU'RE
NOT
ALONE

REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

Lloyd's Financial Market Ratings

A⁺

STANDARDS & POOR'S A+ (STRONG)
FITCH RATINGS A+ (STRONG)

A

A.M BEST A (EXCELLENT)

CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN
UNDERWRITERS AT LLOYD'S OF LONDON

ADMINISTERED BY :
ATLAS UNDERWRITERS
United States, FL 33325