

# COMPREHENSIVE COVERAGE FOR ANCILLARY PROFESSIONALS



<b>Broad Coverage Trigger</b>	A claim is first made when MMIC receives notice of a claim or an event which may subsequently give rise to a claim.
<b>World-Wide Coverage</b>	Coverage is provided anywhere in the world provided the suit or claim is first brought in the United States.
<b>Limits of Liability</b>	Limits apply separately to each provider listed on the Schedule of Insureds. The limits also apply separately to each injured person. For birth related claims, one limit will apply to the child and a second limit will apply to the mother, if injured.  If shared excess limits of liability are indicated, they apply on a shared basis.
<b>Defense Costs and Prejudgment Interest</b>	Defense costs and prejudgment interest are paid in addition to the policy limits. The limits of liability are not eroded by these payments.
<b>Reimbursement for Expenses</b>	Up to \$400 per day (\$7,500 policy aggregate) is provided for reasonable expenses incurred due to your required attendance at the trial of a civil suit against you.
<b>Legal Fees Responding to a Governmental Body Complaint</b>	Up to \$2,500 is provided for reasonable legal fees incurred by you in defending against a complaint from the State Board of Medical Practice alleging improper or inadequate performance of professional services.
<b>Employee and Volunteer Workers Coverage</b>	Coverage is automatically included for most employees. For coverage to apply to nurse midwives, CRNAs, heart/lung perfusionists, podiatrists, interns, externs, residents and dental, osteopathic or medical doctors, they must be scheduled on the policy. Otherwise, they are excluded.
<b>Locum Tenens (Substitute Physician)</b>	Coverage is automatically provided to locum tenens on a shared limit basis, except in Kansas, Nebraska and Wisconsin.
<b>Vicarious Liability</b>	Coverage is included for claims against you arising out of the acts or omissions of any person for whom you are legally responsible.
<b>Reporting Endorsement Provisions</b>	The reporting endorsement premium is waived in the event of death, total and permanent disability, attainment of age 55 with 5 years continuous coverage. For policyholders with less than 5 years continuous coverage who permanently retire, a 20% reduction in premium for each full year of coverage shall apply.

The coverage provisions included in this document are part of MMIC's standard policy form. The actual language of the policy issued will control the specific coverages available. In providing this summary, MMIC Insurance, Inc. does not waive any rights established by the policies it issues. State amendatory endorsements are not included in this summary.