

Medical Legal Expense Reimbursement Insurance



The alternative
to going bare.

Covering your world one risk at a time.®

 SHAND MORAHAN
MARKEL & COMPANY, INC.

Medical Legal Expense Reimbursement Insurance

In response to steeply rising medical insurance premiums, an increasing number of physicians are choosing to go bare.

The Problem

How to protect against the cost of a lawsuit without medical malpractice insurance.

The Risk

Loss of personal assets and professional reputation.

The Solution

Medical Legal Expense Reimbursement insurance coverage offered through Shand Morahan, one of the most respected markets available for medical malpractice coverage.

Medical Legal Expense Reimbursement coverage is aimed at physicians who have chosen not to carry standard professional liability insurance, or have indemnification for liability from other sources.

The Shand Advantage*

Our coverage provides legal reimbursement, which protects a physician's assets without being cost prohibitive. Highlights of our new Medical Legal Expense Reimbursement coverage follow:

- Coverage provides reimbursement for legal expenses incurred for:
 - A medical malpractice claim against insured
 - A peer review proceeding
 - License review board proceeding
 - Hospital privileges
- Prior Acts coverage is available
- Minimum premium: \$5,000
- Deductible: \$5,000 - a co-insurance may apply
- Available limits:
 - \$100,000/\$100,000
 - \$250,00/\$250,000
 - \$500,000/\$500,000
- Two options for selection of counsel:
 - Select own counsel
 - Select counsel from approved panel
- Financial stability - part of the highly regarded Markel Corp.
- Written through an affiliated A.M. Best "A XIII" rated carrier

*For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.