

# Medical professional liability



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Markel can provide industry-proven malpractice coverage for physicians, surgeons, dentists, and podiatrists. Beyond that, we will consider contract staffing groups, locum tenens groups, and hard-to-place or specialty practice needs. Service to policyholders includes access to skilled claims specialists for assistance. Limits and policy endorsements are available to comply with the requirements of state patient compensation funds and/or statutory limits. This is coverage backed by a breadth of experience and a respected reputation for stability.

## Coverages

- Claims-made professional liability
- General liability available on a claims-made or occurrence basis for locum tenens and contract staffing groups

## Target classes

- Physicians, dentists, podiatrists
  - Losses
  - Substance abuse
  - License issues
  - Specialty coverage (alternative healthcare, cruise ships, cutting-edge technology)
  - Foreign-trained, first time in practice
  - Formerly “bare” or returning to practice
- Locum tenens/contract staffing groups
- Telemedicine (psychiatry/radiology/dermatology)

## Limits of liability per insured

\$1,000,000/\$3,000,000 (VA: \$2,050,000/\$6,150,000)

## Policy aggregate

\$15,000,000

## Minimum premium

\$4,000 physicians  
\$3,500 dentists

## Coverages features

- Incident sensitive coverage trigger
- Coverage available in all states where allowed by state surplus lines regulations
- Seven year bilateral extended reporting period
- Supplementary payments for lost earning
- Optional coverage extensions:
  - Damages only deductible
  - HIPAA monetary penalty reimbursement coverage
  - Defense of license coverage
- Defense inside or outside the per claim limit
- Employees included in coverage for the entity

## Markel regions

### Markel Mid South

Plano, TX  
469-241-3400

Submissions:  
midsouth@markelcorp.com

### Markel Midwest

Chicago, IL  
847-572-6000

Submissions:  
midwest@markelcorp.com

### Markel Northeast

Red Bank, NJ  
732-224-0500

New York, NY  
646-929-5699

Submissions:  
northeast@markelcorp.com

### Markel Southeast

Richmond, VA  
804-747-0136

Alpharetta, GA  
678-935-5700

Submissions:  
southeast@markelcorp.com

### Markel West

Woodland Hills, CA  
818-595-0600

San Francisco, CA  
415-490-4600

Scottsdale, AZ  
480-951-4363

Submissions:  
west@markelcorp.com

