

MARSH

Affinity Group Services
a service of Seabury & Smith
1440 Renaissance Drive
Park Ridge, IL 60068-1400
800 503 9230

Dear Nurse Practitioner or Advance Practice Nurse,

When was the last time you considered purchasing your own Professional Liability Insurance?

Your role in providing medical care to millions of Americans has expanded rapidly in the past decade. However, that means your exposure to liability risks has grown exponentially right along with it. Today, you simply cannot afford to practice without your own liability insurance.

Too often, medical professionals believe that the coverage they have through their employer is enough. It's not. Blanket coverage of this type typically places all medical professionals on staff under one liability limit. Are you confident that those limits are high enough to protect you if you are named in a malpractice claim? And if you are self-employed, having your own liability insurance is absolutely critical.

Even if you are not personally named in a lawsuit, there is a strong likelihood that some day you will be pulled into hearings or depositions. Would your employer's blanket policy be enough for you to hire your own legal counsel? And who is going to compensate you for the time you'll have to spend away from your practice in order to appear at all the legal proceedings?

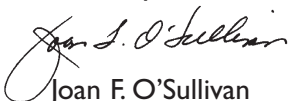
Now you can shield yourself from the damaging impact of such lawsuits.

Protect yourself with the Professional Liability Insurance Plan offered through Marsh Affinity Group Services. The Plan is designed specifically for Nurse Practitioners and Advance Practice Nurses . . . whether you are in full- or part-time practice. Marsh Affinity Group Services has been marketing and administering high-quality liability insurance programs for healthcare professionals across the country for more than 50 years.

I have enclosed a brochure that explains the Plan in greater detail. You'll also find two applications included in this packet . . . one for the self-employed, and one for employees of a practice, clinic, etc. Please spend a moment to review the materials and make the decision today to purchase your own professional liability coverage.

If you have any questions, or would like assistance in applying, contact the plan administrator at **800-503-9230**.

Sincerely,



Joan F. O'Sullivan
Managing Director
Marsh Affinity Group Services
a Service of Seabury & Smith

**P.S. We've seen nurse practitioners face malpractice claims as high as \$800,000!
Don't leave yourself open to this type of financial catastrophe. Read through the enclosed materials now and apply for your own coverage today.**

Underwritten by: Chicago Insurance Company, a member of the Interstate National Corporation, one of the Fireman's Fund Insurance Companies.



MARSH AFFINITY GROUP SERVICES A SERVICE OF SEABURY & SMITH

A trusted name with nurses, Marsh Affinity Group Services is the oldest and most experienced administrator of nurses' professional liability insurance. We have been administering coverage for healthcare professionals for more than 50 years. Insurance coverage is underwritten by the Chicago Insurance Company, a member of the Interstate National Corporation, one of the Fireman's Fund Insurance Companies.



WHY DO YOU NEED LIABILITY INSURANCE?

- > Your licensing board just contacted you about a complaint. You have only 15 days to respond. Will your professional liability policy cover the cost of a lawyer?
- > A patient had an unexpected adverse effect from a medication you prescribed. You documented the problem and provided follow-up care. Is this enough?
- > You prescribed amoxicillin to a patient with a documented penicillin allergy. You documented the problem and provided follow-up care. Is this enough?
- > You were just served with papers naming you in a malpractice suit. What should your first steps be to prepare yourself?
- > You work part-time in the evening at another practice. Does your employer's policy at your primary job cover you at your part-time position?
- > Your friend is implicated in a lawsuit involving a claim from her previous job. She is no longer covered by her previous employer's policy. You may want to change jobs someday too. Don't you want a policy that will follow you from job to job?

PROTECT YOUR NURSING CAREER

RESTRICTIONS

This program is designed to provide professional liability insurance protection. You are not covered while operating a motor-driven vehicle, when engaged in any other business outside your professional duties, when engaged in an unlawful action, or when acting as a proprietor, owner, partner, manager, superintendent or officer of any hospital, sanitarium, medical clinic, health maintenance organization, managed care facility, foster care agency, adoption agency or any other facility not specified in the Declarations. You are not covered when acting as a physician, surgeon, dentist, nurse midwife, chiropractor, podiatrist, osteopath, psychiatrist, cytotechnologist, or perfusionist or any other medical specialist not named in the Declarations. See insurance certificate for complete list of exclusions.

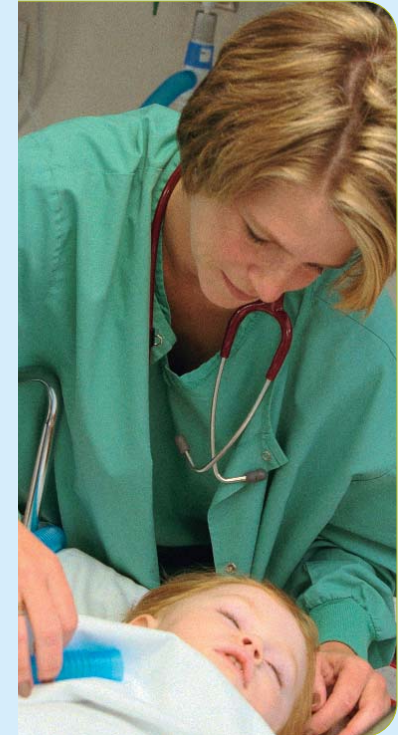
ADMINISTERED BY:

Marsh Affinity Group Services
a service of Seabury & Smith
1440 Renaissance Drive
Park Ridge, IL 60068-1400

800-503-9230

www.proliability.com

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with a professional
liability program
developed for
nurse practitioners

COVERAGE FEATURES

Your choice of Professional Liability Coverage limits up to \$2,000,000 per incident and up to \$4,000,000 aggregate. The plan provides protection whether you are employed on a full- or part-time basis.

LAWSUIT AND LEGAL PROCEEDINGS COVERAGE

LICENSING BOARD HEARINGS Up to \$5,000 per hearing/\$10,000 per policy period for the investigation or defense of all proceedings before any entity responsible for regulating your professional conduct (*i.e. licensing board*).

DEPOSITION REIMBURSEMENT Up to \$5,000 annually for legal representation for depositions related to your professional duties. This coverage applies when you are not named in a suit but are required to be deposed, for instance, as a witness to an event.

LOSS OF EARNINGS Payment for loss of earnings for your attendance at a trial, hearing or arbitration proceeding at the Insurance Company's request, subject to a maximum of \$10,000 per incident. "Reasonable expenses" are included.

DEFENSE COSTS Legal fees and court costs incurred by the Insurance Company will be paid on your behalf over and above policy limits, even if the suit is groundless, false or fraudulent.

CLAIMS SETTLEMENT A qualified "consent to settle" clause which requires your consent to settle claims.

MANAGED CARE CONTRACTS If you assume liability in a contract, you will be covered for negligent acts, for which you are solely responsible.

DAMAGE AND PERSONAL INJURY COVERAGE

DAMAGE TO PROPERTY OF OTHERS You will receive up to \$500 per incident for damage you unintentionally inflict on the property of others during any non-business pursuit (*does not apply to group coverage*).

ASSAULT COVERAGE You will receive up to \$5,000 per assault/\$10,000 annual aggregate for medical expenses resulting from bodily injury to you or damage to your personal property if you are assaulted at work. You are also covered when traveling to and from the workplace.

MEDICAL PAYMENTS Medical payments coverage for non-business pursuits if someone is injured in or around your home, up to \$1,500 per person / \$75,000 for all persons. The certificate pays medical expenses incurred up to 4 years after the injury occurs (*does not apply to group coverage*).

ADDITIONAL COVERAGE FOR SELF-EMPLOYED NURSE PRACTITIONERS & GROUP PRACTICES

LOCUM TENENS OPTION Provides coverage when another professional temporarily assumes your duties and provides services on your behalf for a specific period of time. The locum tenens shares in the limits of coverage of the replaced professional.

"PRODUCTS HAZARD" COVERAGE For equipment specifically designed, made or altered by you for a patient or client.

GENERAL LIABILITY COVERAGE (i.e. Slip and Fall coverage) If you own your business or are self-employed, this feature provides coverage for bodily injury and property damage associated with your business, including personal injury, advertising injury and fire legal liability.

SEPARATE AGGREGATES Each professional member of an insured group will have a separate aggregate limit.

CREDITS

LOWER PREMIUMS FOR PART-TIME EMPLOYMENT A part-time premium credit of 50% is available to qualified nurse practitioners and advance practice nurses who work less than 20 hours per week (*not available to OB APN's*).

SIZE OF GROUP PREMIUM CREDIT A 4% - 12% group credit, depending on the number of professionals in your group practice.

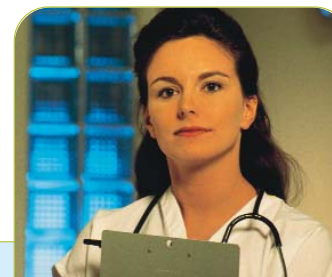
APPLICATION PROCEDURE

1. Complete, sign and date the enclosed application.
2. Determine your premium and make your credit card authorization or check payable to Seabury & Smith.
3. Return the application and your check or credit card authorization in the enclosed envelope provided. If approved, your insurance will go into effect on the date your application is approved and premium is received or a later date if requested.

Employed Nurse Practitioners can apply online at:

proliability
.COM

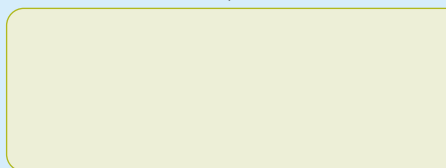
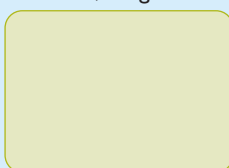
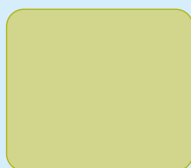
REAL TIME, ANY TIME.



From the Desk of

Margaret A. Fitzgerald

Margaret A. Fitzgerald, MS, APRN, BC, NP-C, FAANP
President, Fitzgerald Health Education Associates, Inc.



Dear Nurse Practitioner or Advance Practice Nurse,

I've spent years as an advance practice nurse educator, assisting thousands of nurse practitioners in achieving and maintaining certification. In my own clinical practice as a family nurse practitioner, I witness first-hand the very real liability risks that nursing professionals face every day. Why take unnecessary risks when a simple mistake or a missed diagnosis could permanently damage your reputation and derail your career goals? You simply cannot afford to leave yourself exposed.

Even if you already carry some form of blanket coverage through your employer, you most likely share the limits of liability with every other medical professional on staff. This could leave you with huge gaps in your protection, costing you money and unnecessary aggravation. Plus, employer-provided coverage rarely provides protection for incidents outside of your primary workplace. If you practice elsewhere on a part-time basis, or even if you provide treatment or advice on your own time, your employer's policy may not protect you.

That's why I urge you to consider the enclosed offer. Whether you are a full- or part-time practitioner, your own Professional Liability Insurance can provide the financial safety net that professionals like you and I require.

Regards,



Margaret A. Fitzgerald, MS, APRN, BC, NP-C, FAANP
President, Fitzgerald Health Education Associates, Inc.

Protect Yourself and Your Nursing Career

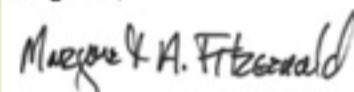
From the Desk of
Margaret A. Fitzgerald

Dear Nurse Practitioner
or Advance Practice Nurse,

As an experienced advance practice nurse educator, I witness first-hand the very real liability risks that nursing professionals face every day. Why take unnecessary risks when a simple mistake or a missed diagnosis could permanently damage your reputation and derail your career.

I urge you to consider obtaining your own Professional Liability Insurance coverage. It can provide a valuable financial safety net.

Regards,



Margaret A. Fitzgerald,
MS, APRN, BC, NP-C, FAANP
President, Fitzgerald Health
Education Associates, Inc.



By now, you should have received the mailing that we sent you containing information about obtaining your own Professional Liability Insurance. Please take a moment to review these important materials. You simply cannot afford to continue practicing without your own liability coverage.

[Click here to apply for Professional Liability Insurance now.](#)

“Why do I need my own insurance if I’ll be covered by my employer?”

Even though you may be covered under your employer’s liability insurance plan, you can’t rely solely on that protection. In the event that you are involved in a lawsuit and required to attend lengthy legal proceedings such as depositions or board hearings, you need the security of knowing that you will be reimbursed for lost wages, court costs and settlement fees. Avoid a damaging financial crisis by having your own individual coverage limits.

Coverage Features

Your choice of Professional Liability Coverage limits up to \$2,000,000 per incident and up to \$4,000,000 aggregate. The plan provides protection whether you are employed on a full-or-part-time basis.

A Simple and Affordable Solution

Now, through Marsh Affinity Group Services, one of the nation’s largest and most respected insurance organizations, you can protect yourself simply and affordably.

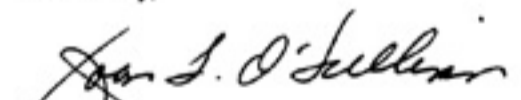
Simply click on the link below, or copy and paste the link into your web browser to secure this important coverage. You’ll be surprised at just how inexpensive it is to obtain, how well it protects you and how easy it is to apply.

[Click to Apply Online for Professional Liability Insurance](#)

When you apply online, you will receive immediate proof of coverage. Obtaining your own coverage is really one of the most important steps in preparing to enter the health care profession. Act now to secure your future!

Best wishes in your new career.

Sincerely,



Joan F. O’Sullivan, Managing Director
Marsh Affinity Group Services

Voice: 1-800-503-9230 | Web: <http://www.proliability.com>

Marsh Affinity Group Services is part of Marsh Inc., the world’s leading risk and insurance services firm. Since our formation in 1871, we have grown into an enterprise with 400 owned-and-operated offices and 36,000 colleagues, who serve clients in more than 100 countries.

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All plans may vary and may not be available in all states. Plans are individually underwritten.

The Professional Liability Insurance Plan is underwritten by Chicago Insurance Company, a member of the Interstate National Corporation, one of the Fireman’s Fund Insurance Companies.