Peace of Mind
for Community Health Clinics

NORCAL GROUP®
Community Health
Clinic Program

NORCAL GROUP ®
Community Health Clinic Program

Comprehensive Medical Professional Liability Coverage for Community Health Clinics

Medical Liability Coverage Customized to Serve Your Unique Needs

Through our Community Health Clinic Program (CHCP), we offer a comprehensive program to cover health care services through PMSLIC Insurance Company[1], a member of the NORCAL Group of companies. Building on our community clinic experience providing specialized coverage for over 200 community-based health clinics in California and New Mexico, including the thousands of practitioners in these clinics, CHCP offers coverage across the country[2] to both FTCA and non-FTCA clinics.

Claims Handling

We protect your right to consent to settle any claim and provide uncapped defense costs to ensure that the quality of defense is never compromised by financial expediency. All expenses incurred for claims defense are outside policy limits, preserving full coverage for potential indemnity payments.[3]

Key Features of the NORCAL Group Community Health Clinic Program

» Aggressive claims handling

» Industry-leading risk management programs and services

» Personal online accounts allowing health care professionals to register for and complete continuing medical education (CME) courses

» Administrative Defense Insurance

» Information and Network Security Insurance

» Optional Federal Tort Claims Act (FTCA) gap coverage

» Optional Health Care General Liability Insurance

» Optional prior acts coverage for individual physicians[4]

[1] PMSLIC Insurance Company is a non-admitted excess and surplus lines carrier.

[2] Not available in CA, AZ or NM. Coverage availability varies by state.

[3] For claims under the Information and Network Security Insurance endorsement, defense costs are included within the limits of its coverage.

[4] Subject to underwriting review.

Comprehensive Medical Professional Liability Coverage for Community Health Clinics

Medical Liability Coverage Customized to Serve Your Unique Needs

Through our Community Health Clinic Program (CHCP), we offer a comprehensive program to cover health care services through PMSLIC Insurance Company[1], a member of the NORCAL Group of companies. Building on our community clinic experience providing specialized coverage for over 200 community-based health clinics in California and New Mexico, including the thousands of practitioners in these clinics, CHCP offers coverage across the country[2] to both FTCA and non-FTCA clinics.

Claims Handling

We protect your right to consent to settle any claim and provide uncapped defense costs to ensure that the quality of defense is never compromised by financial expediency. All expenses incurred for claims defense are outside policy limits, preserving full coverage for potential indemnity payments.[3]

Administrative Defense Insurance

CHCP's administrative defense coverage helps protect you and the licensed health care professionals you employ against the financial impact of an administrative proceeding subject to the limits of the policy.

Risk Management and Online CME

As a CHCP policyholder, you and the health care professionals on your policy have access to NORCAL Group's comprehensive risk management program:

» A comprehensive CME program, available online

» Around-the-clock consultation services, in addition to on-site assessments and recommendations on how to reduce both clinical and administrative exposures

» The monthly *Claims Rx* publication featuring articles to keep health care professionals informed on crucial issues

Every health care professional endorsed on your policy has access to MyCME, NORCAL Group's convenient, online CME program. With MyCME, users can complete and track their CME activities online and access the many other risk management resources unique to NORCAL Group.

Optional Federal Tort Claims Act (FTCA) Gap Coverage

For federally funded clinics, the program offers optional FTCA gap coverage. Although these clinics are covered by the FTCA, federal regulators may reject claims, leaving clinics potentially exposed to major liability risks. Our program's gap coverage provides medical professional liability coverage for claims, up to the policy limits (subject to policy terms and provisions), for those claims that are excluded under the FTCA. Gap coverage also offers assistance to the clinic by helping to submit FTCA claims to the government, and provides defense representation and payment of associated costs while the claim is being evaluated. The program is appropriately discounted for clinics covered by the FTCA.

Information and Network Security Insurance

Information and network security coverage is available to all CHCP policyholders, at no additional premium cost and with no deductible, which protects against a wide variety of potential costs related to information security. Information and Network Security Insurance covers your clinic for claims alleging unauthorized release of personal information; protection from material published on a website, in ads or other media; costs associated with the defense of HIPAA violations; expenses resulting from information breaches; and expenses for recovering lost electronic data caused by a computer virus, hacking or other breach.

About NORCAL Group

The NORCAL Group of companies — NORCAL Mutual Insurance Company, Medicus Insurance Company, and PMSLIC — provide medical professional liability insurance to physicians, health care extenders, medical groups, hospitals, community clinics and allied health care facilities across the nation. The NORCAL Group of companies share an A.M. Best "A" (Excellent) rating for our strength and stability.

QUESTIONS?
Contact your NORCAL Group agent/ broker today for more information about the Community Health Clinic Program.

NORCAL GROUP ®
Community Health
Clinic Program