

## MedEdge for Optometrists Program Overview

### Program Guidelines

*MedEdge: Medical Professional Liability coverage for Allied Health Professionals and select physician classes*

<b>Currently Available in:</b>	Optometrists in 35 states (admitted) Not Available in:	AK, FL, HI, LA, MA, NJ, OK, WA DE, IL, MI, NY, TX, VA, WY
<b>Coverage Available:</b>	PL & GL (PL mandatory to write GL)	
<b>Claims-Made or Occurrence:</b>	Occurrence	
<b>Maximum Policy Limits:</b>	\$1,000,000/\$6,000,000	
<b>Coverage Enhancements may apply:</b>	Administrative Hearing Defense Coverage	\$25,000 aggregate
	Assault upon the Insured	\$5,000 aggregate
	Deposition Fees and Expenses (when not a Party to a Claim or Suit)	\$2,500 aggregate
	Consent to Settle Rights	
	Locum Tenens Healthcare Professionals (up to 90 days per policy period)	
<b>Discounts Available:</b>	Part-time Practice Student Discounts New Graduate Discounts Group Practice Considerations	
<b>Highlights:</b>	Underwritten by AM Best A Rated Admitted Carrier (Company Size XV), Competitive Rates, Attractive Commissions, Excellent Customer Service	

### Submissions *(use one of the following options)*

<b>Fax:</b>	MedEdge Submissions (732) 791-4097
<b>Email:</b>	<a href="mailto:NIProSub@nipgroup.com">NIProSub@nipgroup.com</a>
<b>Mail:</b>	MedEdge Submissions 900 Route 9 North, Suite 503 Woodbridge, NJ 07095

### Submission Content

- Completed and signed application
- Supplemental form for each loss/claim (if any)
- 5-year loss history for PL and GL with clearly marked valuation date (within 90 days) and breakdowns of incurred losses
- Description of safety initiatives, risk management procedures, patient documentation procedures

### Broker Services

Staci Moore Phone: 800-446-7647 x363