

## MedEdge for Physician Assistants Program Overview

### Program Guidelines

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

**Currently Available in:** Physician Assistants in 27 states (admitted): AL, AZ, DC, DE, GA, HI, IA, ID, IN, KS, MD, ME, MI, MS, MT, NC, ND, NE, OH, OK, OR, PA, SD, TN, UT, WI, WV  
One state (non-admitted): NY  
Pending in other states

**Coverage Available:** Physician Assistant Professional Liability Plus

**Claims-Made or Occurrence:** Claims-Made or Occurrence

**Maximum Policy Limits:** \$1,000,000/\$6,000,000

**Coverage Enhancements may apply:**

Accident & Critical Illness Coverage (in most states)	\$50,000 Aggregate Limit
Administrative Hearing Defense Costs	\$25,000 Aggregate Limit
Loss of Earnings for Defense Assist	\$10,000 Aggregate Limit
HIPAA Defense Only Coverage	\$25,000 Aggregate Limit
Biomedical Waste Defense Costs	\$25,000 Aggregate Limit
Assault Upon You Personal Expenses	\$25,000 Aggregate Limit
First Aid Personal Expenses	\$5,000 Aggregate Limit
Medical Payments to Others	\$100,000 Aggregate Limit
Deposition Fees when not Named Party	\$2,500 Aggregate Limit
Consent to Settle Rights	

**Discounts Available:** Part-time Practice  
Student Discounts  
New Graduate Discounts  
Group Practice Considerations

**Highlights:** Underwritten by AM Best A Rated Carrier (Company Size XV) on an admitted basis in most states, Competitive Rates, Attractive Commissions, Excellent Customer Service

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

**Fax:** MedEdge Submissions (732) 791-4097

**Email:** [NIPProSub@nipgroup.com](mailto:NIPProSub@nipgroup.com)

**Mail:** 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 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