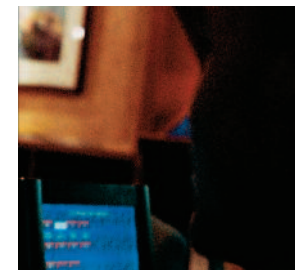
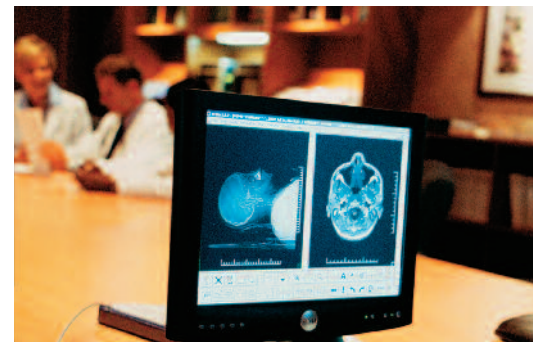


To learn more about MICA's Facility product, or to request a quote, please contact MICA at 602.956.5276 or 1.800.352.0402, or visit our website at www.mica-insurance.com.



MICA's Medical Professional Liability Coverage for Medical Facilities.



Mutual Insurance Company of Arizona

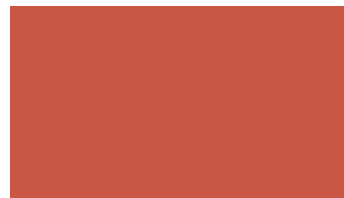
2602 E. Thomas Road, Phoenix, Arizona 85016
 P.O. Box 33180, Phoenix, Arizona 85067-3180
 Copyright 2018 by MICA. All rights reserved.

The description of policy provisions provides a broad overview of coverage only. All coverages are subject to conditions, coverage limits, limits of liability, limitations, and exclusions as contained in the policy. See the policy itself for an exact description of the coverage provided.



FACILITY TYPES

- Ambulatory Surgical Center
- Dialysis Center
- Laboratory
- Outpatient Physical Therapy/Speech
- Outpatient Surgery Center
- Outpatient Treatment Center
- Rural and Community Health Clinic



MICA has been protecting the healthcare community for over 40 years. Our Medical Professional Liability (MPL) Facility product offers peace of mind and lexible coverage:

- Choose between two different coverage forms based on your needs: professional liability coverage only, or combined professional and general liability coverages.
- Choose between deductible options or first-dollar coverage (no deductible).
- Generous consent clause. We cannot settle a claim without the Named Insured's written consent, and there is no "hammer" in our consent-to-settle clause.
- MICA offers an indefinite extended reporting period (ERP) endorsement and the limit is reinstated when an ERP endorsement is elected and the premium is paid.
- Limits available include: \$1,000,000/\$3,000,000; \$2,000,000/\$4,000,000; \$3,000,000/\$5,000,000.
- Defense in addition to the limits of liability.
- MICA will continue to defend even after the limits of liability have been exhausted.



Protect your medical facility with medical professional liability (MPL) insurance from MICA. Here's how:

- MICA's Risk Management Services staff has over 100 cumulative years of experience in clinical, claims and medical liability issues that arise on a frequent basis with medical facilities, and the staff is also familiar with the unique laws in the states we serve. MICA members receive unlimited access to our extensive online product library. The Risk Management Hotline is available to answer your routine questions.
- In addition to the broad range of convenient resources, your facility will have access to Risk Management services such as risk assessments, claim reviews or on-site audits. Tailored to your facility, these programs allow you to receive valuable Risk Management strategies and have your specific questions about implementation answered.
- MICA defends claims vigorously. Your Claims team will be with you every step of the way if you are named in a lawsuit.
- At MICA claims are managed by local claim representatives and local attorneys who focus on medical professional liability defense.

- MICA is rated "A" by AM Best Company. An "A" (excellent) rating means that MICA is among the most financially secure MPL insurance companies in the nation.
- MICA is a mutual insurance company. As a mutual all profits go to strengthening surplus and, when financial conditions warrant, dividends for our members.
- MICA is an admitted carrier in the states we serve, which means that you do not have to pay surplus lines taxes and fees, and you enjoy the security of the state guarantee fund. Many companies that insure medical facilities are non-admitted, or surplus lines carriers, which means that they do not pay into the state guarantee fund, so their insureds do not have this protection should the carriers ever become insolvent. They are also not subject to the more stringent financial reviews by the state Departments of Insurance.