

WHY CHOOSE MICA®?

Protect yourself with medical professional liability coverage from a carrier that has continually strived to meet the needs of healthcare professionals for over 40 years.



ADVANCED HEALTHCARE PROFESSIONALS (AHP'S)

Certified Nurse Midwives
Certified Registered Nurse Anesthetists
Nurse Practitioners
Physician Assistants

**INCIDENT REPORTING:
E-MED PROTECTION ENDORSEMENT –
CYBER LIABILITY AND
MEDEFENSE COVERAGE:**

MICA's policy is a claims-made insurance policy. A claim is not necessary before an occurrence may be reported to MICA.

Cyber liability limits \$100,000 per claim/\$100,000 aggregate per policy period. Medefense limits \$25,000 per claim/\$25,000 aggregate per policy period (higher limits are available for an additional premium).

CONSENT TO SETTLE:

MICA's policy provides you the right to consent to settle a claim; the company may not settle a claim without your written consent.

DEFENSE COST EXPENSES:

Are covered "outside" the policy limits (will not be deducted from the limit of liability). MICA will defend covered lawsuits even after the limits have been exhausted.

FIRST DOLLAR COVERAGE:

No deductible.

PARTICIPATING ENDORSEMENT:

Dividends are paid to members when financial conditions warrant.*

POLICY LIMIT OPTIONS:

Basic limits of \$1,000,000 per occurrence/\$3,000,000 aggregate per policy period. Higher limit options are available of \$1,000,000/\$6,000,000, \$2,000,000/\$4,000,000, \$3,000,000/\$5,000,000.

BUSINESS ENTITY COVERAGE:

Available for a group of two or more AHP's.

PRIOR ACTS COVERAGE:

Available for occurrences that take place on or after your established retroactive date and before the inception date of your MICA policy.

COVERAGE OPTIONS

POLICYHOLDER SUPPORT SERVICES



- ◆ Dedicated Customer Service Hotline – to help answer questions specific to your policy or coverage
- ◆ Our philosophy is to carefully evaluate claims to eliminate those without merit, promptly pay those that warrant settlement, and vigorously defend those where a perceived or actual bad outcome is not the result of malpractice. We support our policyholder’s right to have their day in court to protect their reputation.
- ◆ Dedicated Risk Management Hotline – to discuss situations before they become a problem
- ◆ Monthly Lunch & Learn and Lunch & Law webinars
- ◆ Weekly “Hot Topics” emails
- ◆ Online CME- Unlimited access to MI Community, a collection of up-to-date interactive tools and educational e-learning presentations and videos available 24/7 at www.mica-insurance.com

Call or click today to find out how
MICA can bring value to your practice

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www.mica-insurance.com

MICA[®]
MEDICAL PROFESSIONAL LIABILITY INSURANCE



* Dividends declared in a given year reflect the Company’s financial performance. Past performance does not guarantee future dividends.

This coverage highlight document is intended only as a guide for informational purposes and is not intended to replace the MICA policy. Please refer to the MICA specimen policy and endorsement for specific insuring language.

The policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your insurance agent or MICA.