



# Risk Management Resource Guide for Health Care Facilities

Did you know the following coverages are available from **MEDICAL PROTECTIVE?**

- I. A. ++ A.M. Best rating; AAA Standards and Poor rating.
- II. Defense outside limits and not capped.
- III. Consent to settle is with the first named insured.
- IV. No Drop down endorsement. You will not be penalized if one of your physicians carries lower limits than your facility.
- V. Provides \$25,000 defense only sublimit for disciplinary and licensing actions in addition to the limits of liability.
- VI. First dollar coverage available, as well as various deductible options.
- VII. Incident sensitive trigger, events can be reported immediately.
- VIII. Unlimited reporting endorsement available with reinstatement of limits.
- IX. No minimum premium earned requirement at inception.



How does your current program coverage compare? Not sure, request a coverage & cost analysis to learn more.

**REQUEST A COVERAGE & COST ANALYSIS TO LEARN MORE**

\_\_\_\_\_  
Name

\_\_\_\_\_  
Preferred Method of Contact

\_\_\_\_\_  
Address

\_\_\_\_\_  
Current Carrier

\_\_\_\_\_  
Limits

\_\_\_\_\_  
Practice Counties

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Retro Active Date

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Expiration Date

PROFESSIONAL INSURANCE  
**MADELEY & COMPANY**  
EMPLOYEE BENEFITS

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*Forward to a Colleague!*