



COVID-19 Malpractice Coverage FAQs

As the COVID-19 situation continues to evolve rapidly, we have created a Q&A for Palm Beach County Medical Society members to address your critical questions during this time. You are doing such important work on the frontlines of this coronavirus pandemic, and we are here to support you.

For additional questions, please contact Danna-Graceey at **(800) 966-2120**.

Telemedicine coverage

Q: Will my coverage remain in force if I provide more telemedicine visits?

A: Yes. Telemedicine is included in your policy. However, members need to comply with state licensure laws for not only where they are physically located, but where the patient is located as well.

Coverage for retired doctors returning to practice

Q: Will my policy provide coverage if we rehire retired or inactive doctors, advanced practice providers, and staff in response to the COVID-19 pandemic?

A: Yes. However, please reach out to Danna-Graceey immediately to ensure coverage is in place.

Premium payments

Q: What if my premium or deductible payments are impacted?

A: Policy cancellation and premium installment due dates will be adjusted if your practice has been disrupted by COVID-19—to ensure there is no break in coverage if you are unable to make payments due to impacts of the emergency. Call Danna-Graceey with any questions.

COVID-19 patient claims

Q: Am I covered for patient claims involving COVID-19?

A: Generally, your policy protects the practice of medicine and subject to its terms and conditions, if a patient asserts a claim against a member involving COVID-19, we would anticipate that claim to be covered. However, because insurance coverage is determined by the specific facts of a claim, we are unable to provide answers regarding insurance coverage until a claim is actually made against a member and reported to your carrier.

Coverage for retired doctors returning to volunteer

Q: What is meant by volunteer services?

A: We define volunteer as a retired healthcare professional providing professional services for no fee, salary, or other compensation—with the exception of expenses incurred delivering those services.

Q: What are the coverage limits of liability?

A: \$1 million per claim, up to \$3 million aggregate.

Q: Are defense costs covered?

A: Yes. If a claim is filed against you, defense costs are paid in addition to the limits of liability.

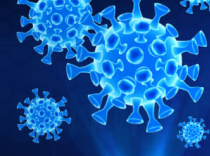
Q: Are regulatory actions also covered?

A: Yes. Regulatory defense coverage is provided for actions resulting from volunteer professional services—up to \$50,000 with no deductible.

Q: What is the premium charge?

A: The premium charge is waived and provided to you at no cost.

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Q: How do I activate my coverage?

A: You have two options: Complete an online form or call Danna-Gracey to assist you in activating your coverage.

Q: Does this mean that my prior policy will be reactivated?

A: No, your decision to volunteer and accept this benefit of your membership has no impact on your prior policy. To expedite the delivery of this benefit during the pandemic, carriers like The Doctors Company are providing this coverage through a "master policy" issued by TDC Specialty Underwriters.

Coverage for practice outside specialty or scope

Q: Will my coverage remain in force if I am asked to temporarily provide care outside my specialty or scope of practice in response to the COVID-19 pandemic?

A: Please contact Danna-Gracey as soon as possible to obtain approval for these temporary changes.

Q: If my nurse or other non-physician healthcare professional offers services outside our practice insured by my carrier, will they continue to be covered under our policy?

A: Yes, coverage will apply if they are still acting under the scope and direction of an insured physician within your practice; otherwise, they should seek coverage from the facility or practice for which they are offering services.

Suspending, relocating, or reducing your practice

Q: Will you allow suspension of coverage if my practice closes due to COVID-19 concerns?

A: Yes. Coverage can be suspended on your policy, which also suspends premium. Please talk to your underwriter or agent right away, so we can help you.

Q: Will my coverage remain in force if I am temporarily practicing from a different physical location?

A: Yes. Please see the answer with the information about license expansion. You don't need to notify us about these temporary changes.

Q: Will my coverage remain in force if I am temporarily practicing in a new state in which I am authorized or licensed to practice in response to the COVID-19 pandemic?

A: Yes. However, you should speak to your agent or underwriter immediately, especially in situations involving Patient Compensation Fund states.

Q: If I am limiting or reducing my surgeries, can I also expect a reduction in premium?

A: An underwriter can evaluate changes to your exposure and determine whether or not a change in premium is warranted. Please reach out to your agent or underwriter to discuss your specific situation.

Q: Am I covered if I continue with my practice despite recommendations to suspend some or all of my practice?

A: Yes. We will rely on your professional judgment relative to your practice.

Q: Will my coverage remain in force if I am temporarily practicing from a different physical location?

A: Yes. Please see the answer with the information about license expansion. You don't need to notify us about these temporary changes.

Q: Are there really reduced rates available to me as I have been reading about?

A: There are options available to you that could possibly reduce your premium, such as suspension of your practice, going to a part-time status, or suspension of performing surgeries. Please call us to discuss the options available to you for your unique situation.

Business interruption coverage

Q: Do you provide business interruption or crisis management coverage for losses incurred from COVID-19?

A: No. your medical professional liability policy does not provide business interruption or crisis management coverage. We suggest you contact your agent or broker to determine if this coverage exists on any other policy they may place on your behalf.