

Acupuncture Policy Highlights *
Presented by
CALIFORNIA PROFESSIONAL INSURANCE SERVICES

- ***OUM Acupuncture Program - Underwritten by PACO Assurance Company***
- ***California Admitted, “A-” Rated Carrier***
- ***Claims-Made Coverage***
- ***Herbal Coverage***
- ***Discounts for Newly Licensed Doctors - 1st Yr 50%, 2nd Yr 25%***
- ***Faculty Discounts***
- ***No Deductible***
- ***Association Discounts*** - For approved association members
- ***Consent to Settle*** - No claim settled without your consent.
- ***Defense Costs*** - are in addition to the limits of liability - unlimited in some cases.
- ***Prior Acts Coverage*** - No need to purchase expensive tail coverage from your previous carrier.
- ***Locum Tenens*** (vacation relief) - coverage up to 60 days per year.
- ***Personal or Temporary Disability Leave*** - Up to 12 Months - 75 % discount.
- ***FREE “Tail Coverage”*** - provided in the event of permanent disability or death.*
- ***FREE “Tail Coverage” Upon Retirement*** with **five** consecutive years of coverage with Alliance of Healthcare Professionals (no age requirement).*
- ***Acupuncture Professional Liability Regulatory or Administrative Legal Defense Costs*** - \$5,000 legal defense costs for **Board Action Proceedings** - provides defense coverage against actions taken by a State License Board to suspend, revoke or discipline an Acupuncturist.
- ***Part-time Discounts*** - for qualified Acupuncturist.
- ***Corporate Coverage*** - Protects the solo Acupuncture corporation owned by the insured.
- ***Office Premises Liability*** - slip and fall coverage available.
- ***No Arbitration Forms Required***

California Professional Liability Insurance Services
800-633-8884 Fax 714-669-9230 www.oumhealthcare.com
Calif. License 0773823