

Chiropractor Policy Highlights *
Presented by
CALIFORNIA PROFESSIONAL INSURANCE SERVICES

- ***OUM Chiropractor Program - Underwritten by PACO Assurance Company, California Admitted, & licensed "A-" Rated Carrier***
- ***Claims-Made and Occurrence Coverage Available***
- ***Consent to Settle*** - No claim settled without your consent.
- ***Defense Costs*** - are in addition to the limits of liability - unlimited in some cases.
- ***Incident Triggers Coverage*** - an incident reported to the company during the policy period will be considered a claim reported even if the doctor is no longer an insured.
- ***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 Leave Benefit - Up to 12 Months - 75 % discount.***
- ***Discounts for Newly Licensed Doctors - 1st Yr 75%, 2nd Yr 50%, 3rd Yr 35%, 4th Yr 20%***
- ***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).*
- ***Chiropractic Professional Liability Regulatory or Administrative Legal Defense Costs*** - \$25,000 legal defense costs for **Board Action Proceedings**, i.e., compliance of **HIPAA** laws, **Billing Errors & Omissions** related to Medicare/Medicaid, **Americans with Disabilities Act**, **Alleged Sexual Misconduct**, and more
- ***Part-time Discounts*** - for qualified Chiropractors.
- ***Corporate Coverage*** - Protects the solo chiropractic corporation owned by the insured.
- ***Manipulation Under Anesthesia*** - coverage included at no additional premium.
- ***Acupuncture Coverage*** - included at no additional premium for dually licensed chiropractors.
- ***Office Premises Liability*** - slip and fall coverage, available at no additional premium.
- ***Risk Management Hotline***
- ***No Arbitration Forms Required***

California Professional Liability Insurance Services
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* Descriptions of coverage have been simplified and are subject to policy terms, conditions, limitations and exclusions of the policy.