

# COMPREHENSIVE COVERAGE FOR HOSPITALS



<b>Broad Coverage Trigger</b>	<p>If claims-made, a claim is first made when MMIC receives notice of a claim or an event which may subsequently give rise to a claim.</p> <p>If occurrence, the insurance provided applies to covered actions occurring during the policy period.</p>
<b>World-Wide Coverage</b>	<p>Coverage is provided anywhere in the world provided the suit or claim is first brought in the United States.</p>
<b>Limits of Liability</b>	<p>For medical professional liability coverage, your limits apply separately to each injured person. For birth related claims, one limit will apply to the child and a second limit will apply to the mother, if injured. For general liability coverage, your limits apply to each occurrence.</p>
<b>Defense Costs</b>	<p>Defense costs are paid in addition to the policy limits. The limits of liability are not eroded by defense costs.</p>
<b>Prejudgment Interest</b>	<p>Prejudgment interest is paid in addition to the policy limits. The limits of liability are not eroded by prejudgment interest.</p>
<b>Administrative Proceeding Defense Coverage</b>	<p>Coverage is provided for the defense against administrative actions brought by the government, a third party payer or managed care organization. \$25,000 is available for each insured, with a \$100,000 total policy limit.</p>
<b>Broad Definition of Covered Individuals</b>	<p>While acting within the scope of their duties, the following persons are covered under your policy:</p> <ul style="list-style-type: none"><li>■ Hospital Administrators</li><li>■ Members of the Board of Governors and Board of Directors</li><li>■ Employees and Volunteer Workers Coverage*</li><li>■ Members of any formal accreditation, formal review board or committee</li><li>■ Any person enrolled as a student in a training program within your facility</li><li>■ Any person or organization (other than an employee) while acting as a real estate manager for you</li><li>■ Medical directors, for administrative duties</li></ul> <p>* For coverage to apply to interns, externs, residents and dental, osteopathic, chiropractic, podiatrist or medical doctors, they must be specifically endorsed onto your policy.</p>
<b>Umbrella/Excess Limits of Liability</b>	<p>If applicable, separate umbrella limits apply to medical professional liability and general liability coverage, providing two separate towers of liability limits.</p>

The coverage provisions included in this document are part of MMIC's standard policy form. The actual language of the policy issued will control the specific coverages available. In providing this summary, MMIC Insurance, Inc. does not waive any rights established by the policies it issues. State amendatory endorsements are not included in this summary.