



Trinity Health Voluntary Physician Program (VPP) for Professional Liability Insurance for SOHO Network Providers

Program Features:

Savings

- A 10% SOHO Network Members discount
- Part-time discount
- Risk reduction credits for participation in risk management activities
- Loss-free discount

Enhanced Loss Control Services

- Loss prevention recommendations
- Needs-based education

Experienced Trinity Health Claim Managers

- Defend you against malpractice claims
- Collaborate with you on claim related matters
- Protect your reputation

On-Demand CME Credit Offered by

The Doctors Company

Qualified Program Administration

Provided by

The Marsh HealthCare Practice



For more Information

Please contact the Program administrator:

Marsh HealthCare Practice
Jennifer Kelleher
248-945-5307
Fax 248-945-5410

Program Overview :

Coverage Types

- Claims-made (does not include tail coverage)
- Modified claims-made (includes pre-paid tail cover-

Coverage Limits available to:

- **Individual Physicians**
- **Professional Corporation (PC)-Shared Limit Option**
 - ◇ Coverage is included for the PC or partnership and for It's non-physician employees at no additional cost
 - ◇ Coverage will not increase the limit of liability
 - ◇ Advanced practitioners must maintain separate coverage and are not able to share the limit
- **Professional Corporation (PC)-Separate Limit Option**

In order to qualify for a separate limit, the PC or partnership must employ one or more advanced practitioner and insure these providers under the same policy.

- ◇ The PC or partnership will share the limit of liability with the advanced practitioner
- ◇ All employed physicians of the PC or partnership must maintain active coverage with the Program
- ◇ The limit for the PC or partnership will be provided with the same limit maintained by the physicians

TrinityPhysProgram@marsh.com

Application Process

A completed application and the following information must be submitted for consideration in the Program:

- Current Curriculum Vitae (CV)
- Currently valued claim history report (s) from insurance carrier(s) over the last 10 years
- Declaration page(s) from current insurance carrier(s)
- Proof of extended reporting period ("tail") coverage, if applicable to underwriting evaluation and approval.

Underwriting Process

The Program administrator, Marsh, evaluates each submission to determine program eligibility. Supplemental information may be necessary in order to complete the evaluation.

Consideration for liability limits, coverage types (including prior acts) are subject to underwriting evaluation and approval.

The VPP was established to address the need of Trinity Health's independent physicians seeking alternatives to the commercial insurance marketplace. The Doctors Company ("TDC") is Trinity Health's fronting insurance partner, licensed and admitted in all 50 states. Evidence of insurance coverage is issued by TDC who works closely with Marsh in the administration of the VPP.

Although TDC is our fronting partner, claims are directed by Trinity Health and the ability to pay those claims rests with Trinity Health's wholly owned captive insurance subsidiary, Trinity Assurance, Ltd.

Detailed information regarding the financial backing of Trinity Assurance, Ltd. can be found on the Trinity Health website: www.trinity-health.org/financial-strength

Physician-Centered Coverage that Protects and Defends