

South Carolina Healthcare Provider Professional Liability Insurance

WHO WE INSURE:

Individuals & Practice Entities

- Physicians and Surgeons
- Dentists
- Oral Surgeons

Facilities

- Hospital
- Diagnostic Center
- Free Clinic
- Outpatient Surgery Center
- Endoscopy Center

Individual Allied Healthcare Providers

- Registered Nurse
- Nurse Practitioner
- Nurse Anesthetist
- Pharmacist
- Optometrist
- Physician Assistant
- Anesthesia Assistant

PROGRAM ELIGIBILITY:

- Coverage is written through licensed SC insurance agents
- 80% of applicant's practice must be in the state of SC
- The only eligible out of state risk is in border areas, and is subject to JUA underwriting approval.

This general product description is informational only. It is neither an offer to sell nor a solicitation to purchase any particular insurance product. For more information, please visit www.scjua.com or contact the JUA directly.

¹ Unless claim was the result of criminal misconduct, sexual misconduct or other legal or regulatory violation. ² Must be fully and permanently retired from the practice of medicine; have attained the age of 55, and have had JUA claims made policy for at least five consecutive years immediately preceding retirement.

JUA PROGRAM HIGHLIGHTS:

- **Both Occurrence and Claims-made** coverage
- **PROVEN** defense experience with a 90+% win rate in court
- 100% local – **PERSONAL** – team of professionals to help you
- **PROACTIVE** – advocacy for the healthcare profession in SC
- Policies that are tailored by endorsement to fit unique needs
- Highly competitive, stable pricing
- **RELIABLE** - Coverage will not be dropped because of a claim¹
- Defense coverage in addition to the limits
- Coverage for employees as additional insureds
- Free locum tenens coverage for up to 45 days/yr.
- Free tail coverage for insureds retiring with claims made coverage²
- Premium payment by electronic check, credit card or installments
- Discounts for risk management class completion
- Discounts for loss free history
- Part Time Discounts up to 50% available
- 65% discount available for first year dentists
- 25% discount available for first year physicians

LIMITS:

- \$200,000 per incident
- \$600,000 annual aggregate
- Excess Limits up to \$10M per incident / \$12M annual aggregate available through the SCPCF