



OPHTHALMOLOGIST
PROTECTOR PLAN

MALPRACTICE & BUSINESS INSURANCE FOR OPHTHALMOLOGISTS

The OPP - Ophthalmologists Protector Plan insurance program through our carrier, MedPro Group, is pleased to offer a professional liability insurance program designed specifically for ophthalmologists nationwide.

Through our partnership, we are able to offer ophthalmologists a superior medical professional liability insurance policy through MedPro Group, rated **A++** "Superior" by A.M. Best for financial strength and stability.

Those Ophthalmologists insured through the OPP program will benefit from being a part of a team dedicated to providing you with excellence in knowledge and professionalism, in addition to receiving an insurance plan that is unmatched nationwide.



**For more information
and to receive an
application contact:**

Ophthalmologist Protector Plan®

Toll Free: 800.859.5408 ext. 14408

Fax: 813.222.4370

Email: info@oppinsurance.com

[www.oppinsurance.com/
ophthalmologists/](http://www.oppinsurance.com/ophthalmologists/)

SOME OF THE PROGRAM BENEFITS INCLUDE:

Defense

- Early & aggressive defense
- Claims Expertise - claims staff averages more than 20 years of experience handling claims
- Local Defense Counsel - we use top local defense attorneys that specialize in defending medical malpractice claims
- Winning Defense Record - For the past ten years nationally, we closed 80% of our physicians' cases without payment and won 85% of our physicians trials
- Joint Decision-Making, Consent to Settle provision - policyholders actively participate in preparing and assessing their cases

Risk Management

- Consultants average more than 20 years experience in the healthcare industry
- Risk Management news and information
- Broad range of consulting services
- Home study, online or classroom attendance programs for doctors and staff
- Medical CE credits available

Coverage Highlights & Features

- Primary medical professional liability coverage
- Occurrence and claims-made forms available
- Varying limits of liability available:
 - Wide range of coverages available, including: Defense of Medicare/Medicaid fraud accusations (limited Defense, subject to \$25K/\$100K cap)
 - Billing Errors & Omissions coverage (\$25K defense included, higher limits available)
 - MedPro CyberShield coverage (\$50K aggregate included, higher limits available)
 - Defense of disciplinary, licensure or similar administrative hearings are available (for pending covered claims or potentially covered claims only)
 - Part time and prior-acts coverage options
 - Locum Tenens coverage
 - Free permanent retirement "tail" reporting endorsement with no age requirement after one year of coverage
 - Free "tail" reporting endorsement provisions for death and disability
 - Flexibility for educational leave, sabbaticals, short-term disability, out-of-state employment
 - Coverage for professional services rendered as part of peer review of committee responsibilities

Discounts and Credits

- Loss-free credits
- Part-time credit
- New-to-practice credit
- New-to-company credit (in some states)
- Approved Electronic Health Records Management credit
- Risk Management Credit

