

***If you are in an active role as a Medical Director, you should ask yourself,  
“Does my Insurance cover this work?”***

You may be acting as a Medical Director in an administrative capacity, but is this exposure covered? As we all know physician policies do not provide direct or vicarious liability coverage for Medical Director duties. Coverage is typically excluded within policy forms for individuals and most groups. When acting as a Medical Director for a health-plan or hospital, coverage is provided. Why? Policies purchased by hospitals and healthplans include this coverage. On the other hand, what if you are a Medical Director for a small or medium size concern where coverage is not



typically provided? You may be personally exposed and not even know it. This may be the case whether acting as an employee, independent contractor or volunteer. If you were unaware of this we do have a solution for your dilemma, and at a very reasonable premium.

The Physicians Advocate is working with a national brokerage that has created a Medical Director Program with the support of Lloyd's Underwriters. Premiums at limits of \$1MM/\$1MM begin at \$2,625 for many classifications, and can range to a high of \$4,550 at limits of \$1MM/\$1MM. This writing is not intended to be a comprehensive description of our offering. If you would like to discuss a risk, learn more about our program or request an application package - you can contact me via email or by calling 866-765-1058. Or click on this link [www.phyadv.com](http://www.phyadv.com), go to the Medical Director section of Our Products site, then print the application now. Please feel free to pass this on to your colleagues.

The Physicians Advocate, LLC   
your malpractice insurance specialist

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