



NORCAL MUTUAL®



Claims Management

Defending You When It Matters Most

NORCALMUTUAL.COM | 844.4NORCAL

We have you covered. NORCAL Mutual Insurance Company is dedicated to protecting you from covered claims. Our team of claims specialists is available day and night to assist you when a claim may arise.

Coverage When It Counts

Medical incident reporting coverage is broad. Unexpected outcomes or angry patients can be precursors to formal claims. Early reporting allows coverage to be established and assists in pre-emptive evaluation. Your policy defines medical incident as, “any act or omission, or series of related acts or omissions, resulting directly from the rendering or failure to render professional health care services or professional committee activities.”

Did you know that your NORCAL Mutual coverage includes defense of medical board actions? (see Coverage B, Administrative Defense in the NORCAL Mutual policy) In case of receipt of notice from any administrative entity, take immediate action and report it to NORCAL Mutual.

Please read over all terms and conditions of your policy, including all defined terms. We invite you to call your broker/agent or NORCAL Mutual for questions.

COVERAGE MAY BE TRIGGERED BY A NUMBER OF INCIDENTS OR CIRCUMSTANCES,* SUCH AS:

Medical incident

Demands for money/damages/potentially compensable events

Notice of a claim or suit

Arbitration

Screening panel proceedings

** Incidents/circumstances should be reported to NORCAL Mutual in writing.*

Reporting to NORCAL Mutual

Contact the NORCAL Mutual Claims Department in the event that you receive a request for medical records, notice of deposition or communication from an attorney asking for an interview. In these circumstances NORCAL Mutual may be able to provide advice or representation for the reported matter.

Continued on reverse

1 How We Protect You

NORCAL Mutual is serious about protecting your reputation. We design our claims handling process to do just that. Our primary aim is to help you avoid trouble before it starts. But if a claim does arise, we will vigorously defend you.

2 Examples of When to Report a Claim

- Adverse outcomes
- Verbal complaints or threats from patient or patient's family
- Issues or disputes relating to other providers that may result in litigation
- Requests for verbal or written statements
- Request for meetings, interviews, peer reviews or root cause analysis
- Any event related to professional services that you find strange or out of the ordinary

3 How to Report a Claim

- A** Report a claim by:
- Calling NORCAL Mutual's hotline, day or night, at 844.4NORCAL (844.466.7225). *Please visit our website for state-specific claims reporting phone numbers.*
 - Visiting our website to complete an Online Claims Submission Form at norcalmutual.com/claims/report-claim
 - Faxing 877.686.0558, ATTN: Claims Dept.
- B** A NORCAL Mutual representative will get back to you within one business day to obtain all pertinent information.
- C** A claims professional will walk you through the event from beginning to end and will be available to answer any questions you may have.
- D** Should an attorney be necessary, NORCAL Mutual will assign one who will contact you directly. Your attorney will assist and counsel you throughout the entire claims process.

About NORCAL Mutual

NORCAL Mutual Insurance Company is a policyholder-owned and physician-directed medical professional liability insurance carrier that provides protection to physicians, healthcare extenders, medical groups, hospitals, community clinics and allied healthcare facilities across the nation. NORCAL Mutual is one of the top ten largest MPLI carriers based on direct written premium and is rated "A" (Excellent) by A.M. Best for its financial strength and stability.



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QUESTIONS?

Contact your agent/broker, or call your NORCAL Mutual representative at **844.4NORCAL** (844.466.7225) or visit **NORCALMUTUAL.COM**