



NORCAL MUTUAL®



General Liability

NORCALMUTUAL.COM | 844.4NORCAL

Managing a medical practice involves more than just providing the high-quality health care your patients have come to expect. A practice is a business like many others that involves visits by non-employees like patients and delivery people, advertising and marketing to bring in new business, and other non-medical activities that can pose some level of additional risk to your business. This is why — in addition to our medical professional liability coverage — NORCAL Mutual offers optional Health Care General Liability coverage as an endorsement to your Medical Professional Liability Insurance policy to help protect you from claims beyond those related to medical care.

Health Care General Liability Insurance

This optional “occurrence”-based coverage is available for an additional premium.

Available coverage:

- » **Bodily injury** and **property damage** liability resulting from an accident
- » **Personal injury** liability resulting from non-advertising offenses, including false arrest, detention or imprisonment, malicious prosecution, libel, and slander
- » **Advertising injury** liability resulting from advertising offenses, including libel, slander, disparagement of another’s goods, products or services, and copyright, trade dress or slogan infringement
- » **Medical payments** (“no-fault”) coverage pays medical expenses incurred because of an accident, including expenses for first aid, necessary medical, surgical, dental, ambulance, hospital and professional nursing services, and funeral services
- » **Patients’ property** (“no-fault”) coverage pays for loss of or damage to patients’ property while in the care, custody, or control of an insured

Limits of coverage:

- » Options are available
- » Separate from the Medical Professional Liability Insurance limits
- » Shared with the optional Non-Owned Auto and Hired Auto Liability Insurance, if provided
- » Named insured's limits are shared with all insureds
- » Defense costs and additional benefits are payable in addition to the applicable limits of coverage
- » Medical payments coverage subject to \$10k limit per person suffering bodily injury
- » Patients' property coverage subject to: \$2.5k limit for all damage to property of one patient; \$25k aggregate

About NORCAL Mutual

NORCAL Mutual Insurance Company is a policyholder-owned and physician-directed medical professional liability insurance carrier that provides protection to physicians, health care extenders, medical groups, hospitals, community clinics and allied health care facilities across the nation. Along with its subsidiaries, 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.

QUESTIONS?

Call us at **844.4NORCAL** (844.466.7225) or visit **norcalmutual.com**

*Coverage availability varies by state and restrictions may apply.