



## ***Additional Coverages and Options***

for Claims-Made Legal Defense Insurance Policy

***Our goal at Gulf Atlantic Legal Defense is to provide you with the best available services in the insurance market today. We have designed these additional policy endorsement and options with your protection in mind.***

---

***MEDICARE/MEDICAID DEFENSE:                      \$250***

This endorsement provides payment for defense costs associated with actions taken by any federal or state agency as a result of your participation in the Medicare or Medicaid programs. The cost of defending against an audit, investigation, administrative proceeding or legal action could be substantial. Adding this endorsement to your policy affords you \$15,000 of defense coverage.

---

***LEGAL DEFENSE:    \$250***

This endorsement provides payment for defense costs associated with actions taken by any state or local agency with authority to regulate your professional conduct and to suspend or revoke your professional license. Adding this endorsement to your policy affords you \$15,000 of defense coverage.

---

***VICARIOUS LIABILITY:                                      No Charge***

***Physician and/or Allied Health Professionals:*** This endorsement provides payment for defense costs resulting from claims made against you that arise solely from your vicarious liability for the professional services of others, rendered on your behalf or under your supervision.

***Corporate Entity:*** This endorsement provides coverage for defense costs resulting from claims made against you as a result of your vicarious liability of professional services rendered by a named entity such as your professional association.

---

***SEPARATE CORPORATE LIMITS:                      Premium Quotation Upon Request***

This endorsement provides separate limits of liability to corporations/medical facilities. The purpose of this endorsement is to provide separate defense cost coverage to entities who contract with and employ other physicians. A policy is provided with the facility/corporation as the Named Insured, and the endorsement attaches to the policy.

---

***GROUP COVERAGE:    Premium Quotation Upon Request***

This endorsement is provided for medical groups of three or more physicians. The endorsement provides coverage to the medical group, but limits the per occurrence and group aggregate exposure. Each physician receives a credit to their premium based on the limits of the group's aggregate exposure. As an example: the Group Coverage Endorsement may reflect the following coverage: \$100k/\$200k/\$600k. (Each physician has \$100k per claim with an individual annual aggregate of \$200k and the entire group's annual aggregate is \$600k.)

---

***INCREASED LIMITS:    Premium Quotation Upon Request***

This endorsement provides a physician with a higher per claim and annual aggregate. From our standard limits of \$100,000 per claim we offer higher per claim limits in increments of \$25,000 up to a total of \$200,000

***Gulf Atlantic Legal Defense Insurance, Inc.***

2549 Barrington Circle • P.O. Box 12200 (32308-2200) • Tallahassee, FL 32308  
GALDI offers group discounts, separate corporate coverage and shared group limits.  
Call us at 800-839-2944 or visit our website: [www.gulfatlantic.com](http://www.gulfatlantic.com)