

COVERAGE QUESTIONS

Am I covered for patient claims involving COVID-19, including the unintentional transmission of the novel coronavirus (SARS-CoV-2)?

Yes. We expect most patient claims alleging professional negligence relating to COVID-19 would be covered. MedPro has no plans to modify or restrict existing coverage as it relates to COVID-19. If you're concerned about coverage for COVID-19 claims involving transmission of the virus to employees, we suggest reviewing your workers compensation policy for potential coverage. For claims involving transmission of the virus to members of the general public, we suggest reviewing your general liability policy for potential coverage.

Will my coverage remain in force if I suspend some or all of my practice (e.g., elective and non-urgent procedures) pursuant to RECOMMENDATIONS from the CDC, federal, state & local governments, healthcare accreditation organizations, licensure boards, and medical & professional associations – even if those entities provide differing recommendations?

Yes. You do not need to notify us about such temporary changes.

Will my coverage remain in force if I continue to practice despite RECOMMENDATIONS to suspend some or all of my practice (e.g., elective and non-urgent procedures) from the CDC, federal, state & local governments, healthcare accreditation organizations, licensure boards, and medical & professional associations – even if those entities provide differing recommendations?

Yes. You do not need to notify us about such temporary changes.

Will my coverage remain in force if I temporarily convert some or all of my existing practice to telemedicine or virtual office visits for existing and/or new patients?

Yes, as long as those patients are located in a state(s) in which you are authorized or licensed to practice, even if your practice in that new state is being conducted under an applicable federal or state waiver. You do not need to notify us about such temporary changes. However, starting a new practice or business (with a new patient base) will require an application and will be subject to underwriting review.

Will my coverage remain in force if I am temporarily practicing in/from a different physical location (e.g., another facility, office, parking lot, temporary testing center)?

Yes, as long as those patients are located in a state(s) in which you are authorized or licensed to practice, even if your practice in that new state is being conducted under an applicable federal or state waiver. You do not need to notify us about such temporary changes.

Will my coverage remain in force if I am temporarily practicing in a new state in which I AM authorized or licensed to practice in response to the COVID-19 pandemic?

Yes. However, you should notify us as soon as possible if you are beginning to practice in CT, IN, KS, LA, NE, NM, PA and WI since those states may require separate limits, additional information and/or premium for enrollment in their state funds. Please refer to the [Federation of State Medical Boards](#) for some helpful information about state medical board actions in response to the COVID-19 pandemic.

Will my coverage remain in force if I am temporarily practicing in a new state (whether care is provided in-person or remotely) in which I AM NOT authorized or licensed to practice?

Yes, if your practice in that new state is being conducted under an applicable federal or state waiver. Please refer to the [Federation of State Medical Boards](#) for some helpful information about state medical board actions in response to the COVID-19 pandemic.

Will my coverage remain in force if I am asked to temporarily provide care outside my specialty or scope of practice and do so?

In order to help us review your situation, please contact us as soon as possible to obtain approval for such temporary changes.

Will my policy provide coverage if we rehire retired or inactive doctors, advanced practice providers and staff?

Such individuals may (re)apply for coverage and will be reviewed on a case-by-case basis. We will not consider such temporary practice in response to the COVID-19 pandemic a breach of permanent retirement provisions for free tail coverage.

Will my policy provide coverage if I hire a substitute (locum tenens) provider due to COVID-19 developments?

Yes, coverage is available at no additional premium for qualifying providers (incl. physicians, surgeons, dentists, chiropractors, podiatrists, optometrists) who wish to employ a locum tenens provider during a short-term absence not to exceed 45 days. You do not need to notify us about such temporary changes. Please note we are unable to provide locum tenens coverage in CT or for fund-enrolled providers in IN, KS, LA, NE, NM, PA and WI.

Will MedPro provide coverage for volunteer work?

Yes, and if you are already covered on a MedPro Group policy no specific notice is required. In the event you are a retired MedPro insured and would like to apply for free volunteer coverage, please [click here](#) for a copy of our Request for Volunteer Coverage Form. In addition, there may be protections afforded to individuals under certain state Good Samaritan laws.

Will my policy provide coverage if we provide daycare services for children of employees?

For those policyholders who purchase General Liability coverage, we will consider requests to cover such temporary arrangements.

Will MedPro be able to address any urgent coverage changes or requests related to the providing of care in support of COVID-19 medical efforts?

We realize that COVID-19 developments may result in a need for additional medical support in many communities. This may include the addition of new providers, some of whom may be coming out of retirement, as well as existing providers looking to expand the scope of their duties. We will make every effort to prioritize these types of time-sensitive coverage requests. We ask that you reach out to your agent or broker who can help us identify and prioritize any such time-sensitive requests.

Is business interruption or crisis management coverage available for losses involving COVID-19?

MedPro's healthcare liability policies do not provide Business Interruption coverage. We suggest you reviewing your property insurance policy for potential coverage. With respect to crisis management coverage, some MedPro policies for hospitals, senior care and healthcare facilities may provide limited coverage for the reimbursement of disinfection or evacuation expenses and related public relations expenses.