



12 Reasons Why more than 1,300 Podiatrists have chosen Podiatry PLUS for their Podiatric Practice

1. Discounts are Available

Many podiatrists switch to the Podiatry PLUS Program because they may qualify for discounts and are able to save premium. Discounts may be provided for Part-Time Practices, New Podiatrists, Claims-free Credits and for Risk Management courses. Level of discounts vary from state to state.

2. Contractual Liability Coverage

Coverage for certain liability arising out of contracts with HMOs, PPOs, IPAs or similar organizations is important. HMOs IPAs and PPOs often push contractual liability onto you. The Podiatry PLUS policy contains provisions which may cover you.

3. Free On-Line Risk Management and Education Program

Policyholders earn discounts on their Podiatry PLUS policy and earn valuable CME credits with this FREE online risk management education program! The Podiatry PLUS policy provides this program at NO COST to the podiatrist.

4. Prior Acts Coverage

If you qualify for the Podiatry PLUS program, you may be entitled to prior acts coverage. Many podiatrists are interested in switching coverage but don't want to purchase a tail from their existing carrier. If you qualify for the Podiatry PLUS program, we will keep your existing retroactive date.

5. Hotline for Claims and Risk Management

Just a phone call away, ACE Medical Risk is a valuable and responsive resource for information on specific risk management and loss control issues and practices. Be assured that you have this resource at your fingertips as a Podiatry PLUS insured.

6. Claims Management Focus

ACE provides a high level of claims service and works with leading medical malpractice law firms for the specialized expertise needed to defend you. The Podiatry PLUS program is aggressive when it comes to claims adjudication. ACE's philosophy is to fight hard for our clients. It is important to review each case and develop a defense strategy tailored to the specific facts.

For 6 more reasons
see the next page.

For more information about this innovative



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7. Knowledge and Expertise

The **Podiatry PLUS** insurance program is delivered by dedicated insurance brokers who are there to provide you with expert advice. These brokers are your ally in obtaining the best coverage at the most affordable price. They work for you, not the insurance company and you benefit by having an insurance broker who understands your unique needs.

8. Free Tail Coverage

After 5 years of continued coverage with ACE, podiatrists insured under **Podiatry PLUS program** enjoy free tail coverage. In the unfortunate event that the podiatrist becomes disabled, the Podiatry PLUS policy provides free tail coverage. There are no age restrictions.

9. Peer Review, Disciplinary Hearing or other Regulatory Actions Defense Coverage

In the event of a peer review, disciplinary hearing or other regulatory action hearing that falls within the coverage granted by the policy, ACE will hire an attorney to represent you. If you are called before a board, it's reassuring to have an experienced attorney by your side.

10. Meaningful Premium Savings

Podiatry PLUS recognizes the different scope and complexity of each podiatric practice. Why pay higher premiums than justified by your practice exposure?

11. Don't be a victim of the "Hammer Clause!"

With the **Podiatry PLUS** program, the insurance company cannot settle without the podiatrist's consent, and there's NO "hammer clause." This means that if an insured withholds consent to settle, the insured will have to pay any judgment in excess of the proposed settlement amount from out of their own pocket. This saves the insurance company by cutting short the litigation process and reducing the insured's ability to veto a settlement.

12. Strength, Stability & Service

The **Podiatry PLUS** program is underwritten by affiliates of ACE USA. The ACE Group is one of the world's leading insurance and reinsurance organizations, rated A+ by A.M. Best (rating as of March 31, 2010). The majority of ACE Medical Risk claims adjusters hold law degrees and handle medical malpractice claims.

The above is a product summary listing of some of the coverage afforded under the Podiatry PLUS policy. The descriptions do not include all terms, conditions, or exclusions found in the policy. Please refer to the actual policy and endorsements for complete details of coverage. Coverage may not be available in all states.

ACE American Insurance Company is an operating company of ACE USA, the retail U.S.-based operating division of the ACE Group of Companies.

ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies is a global leader in insurance and reinsurance, serving a diverse group of clients.

Headed by ACE Limited (NYSE: ACE), the ACE Group of Companies conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at: www.aceusa.com



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