

Security.Stability.Service.

By **Linda Wright, CIC and Ronda Ashley, CPCU**

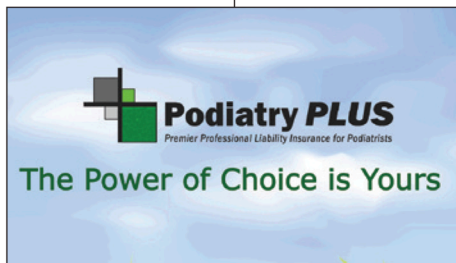
Podiatry PLUS insurance program is designed to meet the professional liability insurance needs of your podiatric practice with enhanced coverage, specific pricing for your practice exposure, and quality risk management programs. The program is backed by personalized service from dedicated and experienced insurance agents who understand your insurance needs in addition to an insurance carrier with the financial stability and claims expertise to be there when you need them.

Since 2001, the Podiatry PLUS professional liability program has been providing podiatrists with comprehensive insurance protection and risk management services. Underwritten by the **ACE Group of Companies***, our professional liability policy includes enhanced coverage benefits including:

- Consent to Settle Provision
- First Aid Coverage
- Administrative and Peer Review Defense
- Prior Acts Coverage
- Medical Waste Legal Expense
- Optional Medicaid/Medicare Legal Defense
- Free "Tail" at retirement after 5 years continuous coverage with ACE
- Disability/Leave of Absence
- Contractual Liability for managed care organizations and much more***

The Podiatry PLUS team of exceptional insurance agents, ACE underwriters, and claims experts understand the complexities of the

podiatric specialty and the exposures you face. ACE has financial strength and podiatric-specific claims expertise. Podiatry PLUS can help you identify exposures within your practice and recognize and control risk so you can focus your attention on patient care and growing your practice.



Each podiatric practice is different in scope and complexity. Why pay higher premiums than justified by your own practice? Podiatry PLUS recognizes the difference in practice exposures. In addition, we offer a number of discounts to modify your premium based on the nature of your practice.

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- New Podiatrist Discounts
- Flexible Part-time Rates
- Claims Free Credits
- Risk Management Credits
- Group/Association Credits

Podiatry PLUS is backed by the security of ACE, a leading provider of property and casualty insurance in the world rated **A+ (Superior)*** by AM Best.

The Podiatry PLUS program is committed to building long-term relationships with our policyholders through quality risk management programs and claims services including:

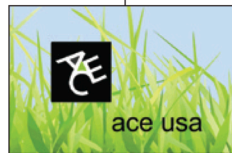
Risk Management Education Program—Policyholders earn discounts on their Podiatry PLUS policy and earn valuable ACCME continuing education credits with the FREE ELM Exchange** online education courses.

Risk Management Consultation—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.

ACE Medical Risk Reporter—Highlighting pertinent risk management issues and offering practical recommendations for reducing risk, this newsletter is available to all policyholders.

Claims Management Focus—ACE provides the highest level of claims services and contracts with leading medical malpractice law firms for the specialized expertise needed to aggressively defend you.



For quality podiatric professional liability insurance, step up to Podiatry PLUS! For more information visit us at www.podiatryplusins.com or call 800-397-9697 extension 237, or circle #152 on the reader service card.

* ACE USA is 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

** ELM Exchange is accredited by the Accreditation Council for Continuing Medical Education to provide continuing medical education for physicians.

*** 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.

Circle #152