



SUSPENSION OF COVERAGE

COVID-19 PANDEMIC



May I suspend my policy if I have completely closed my practice temporarily due to the COVID-19 pandemic?

Yes. In response to the COVID-19 pandemic, Professionals Advocate has changed the rules governing policy suspension for a reduced premium.

How does a policy suspension work?

Subject to Company approval, your policy may be suspended during a period of interrupted practice, provided that your professional practice is temporarily and completely suspended. Suspension of Coverage will apply with respect to any professional services rendered during the period of coverage suspension and until reinstated. Coverage for incidents/claims arising out of professional services rendered other than during the period of coverage suspension will not be affected.

Can I still see a few patients while my policy is suspended?

No. There is no coverage under a suspended policy for professional services rendered while the policy is suspended. An endorsement will be added to your professional liability policy excluding coverage during the suspended period.

How long can I suspend my policy as a result of the COVID-19 pandemic?

Suspension of Coverage will become effective no earlier than the date of the request for Suspension of Coverage and must continue at least one day. You can suspend your policy as a result of the COVID-19 pandemic through December 31, 2020.

Can I suspend my policy if I don't know when I will reopen my practice?

Yes. The policy can remain suspended until December 31, 2020 as a result of the COVID-19 pandemic. Just let your insurance producer know prior to your return to practice.

Are physician extenders eligible for suspension?

Yes. A pandemic crisis suspension with a reduced premium may be applied to an individual physician extender policy such as for a CRNA, nurse midwife, nurse practitioner, or physician assistant. We cannot suspend coverage for physician extenders if they are sharing limits.