

# Midwives Professional Liability Insurance



A Professional Liability Program Designed Especially For You

- » Our malpractice insurance program has provided more than a decade of continuous service to midwives and continued to protect midwives when other companies cancelled programs in the face of large birth trauma claims.
- » Our defense team includes dedicated birth trauma specialists so our defense attorneys speak your language and understand your concerns.

As a Midwife, you care for women who desire the unique professional attention only you can offer: a natural birthing experience and attention to medical needs in a compassionate and empathetic environment. The relationship between a Midwife and patient is special, creating a closeness and confidence that may not exist in a physician/patient relationship. While this may reduce the likelihood of lawsuits, unfortunately no matter how competent and compassionate your services, you can be sued by patients. This is why every Midwife should protect their practice and personal assets with Professional Liability Insurance coverage. Contemporary Insurance Services developed a policy to provide top-notch protection of this sort, The Midwife Professional Liability Policy.

## QUALITY COVERAGE PROVIDED BY A HIGHLY RATED COMPANY. WHY TRUST YOUR PERSONAL ASSETS TO ANYTHING LESS?

### What is Midwife Professional Liability Insurance?

Midwife Professional Liability Insurance helps protect against the cost of lawsuits based on the professional services you provide. This policy provides coverage for legal expenses and the monies you are legally obligated to pay to compensate others for loss resulting from your actual or alleged wrongful acts or those of another person for whom you are legally responsible.

### Why Midwives Need Professional Liability Insurance.

There are many good reasons why all Midwives should have professional liability insurance.

- **You Practice in a Litigious Society**  
It's an unfortunate reality, but we live in a litigious society. Even the most skilled, caring practitioners can find themselves involved in litigation.
- **You Must Protect Your Practice and Your Personal Assets**  
We all hear the stories of outrageously high jury awards. It doesn't matter whether the suit is frivolous or not, Professional Liability Insurance will help protect your practice and your personal assets. Your financial future could be endangered if a judgment is rendered against you and you don't have the right insurance protection. Win or lose, the cost of litigation can be enormous.
- **You Should Have Your Own Coverage**  
If your coverage is offered through a facility or a physician's insurance policy, you may not get the same protection and quality of representation that your own policy can provide.



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#### Contemporary Insurance Services, Inc.

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## Policy Highlights

- Policy limits up to \$1 million for each incident and \$3 million annual aggregate (higher limits may be available)
- Home birth limits up to \$200,000 for each incident and \$600,000 annual aggregate limits are available.
- Portable protection – coverage travels with you to all of your work settings and covers lawsuits brought anywhere in the U.S.
- Competitive premiums and low interest rate premium financing
- Free tails for death, disability or permanent retirement from practice
- Employees, students and volunteers are covered while working for you (employed midwives and physicians are not)
- Coverage is available to qualifying Birth Centers (see Q & A below)
- Low cost leave of absence extension is available for up to 12 months
- Discounts are available for part-time, new Midwives, and Midwives that do no deliveries
- Provides up to \$250 a day for your loss of earnings when you are needed to assist in defense (\$5,000 maximum)
- Low cost Extended Reporting Endorsement (“tail”)

## Questions & Answers

**Q:** I work in a number of states. Will the policy cover me wherever I work?

**A:** Our program provides coverage in all states and the District of Columbia.

**Q:** If I go on maternity leave or take leave for other reasons, do I need to cancel the policy or purchase an Extended Reporting Endorsement (“tail”)?

**A:** Our policy offers insureds up to one year’s leave of absence at a maintenance premium of 15% of the full annual premium.

**Q:** If we operate a Birth Center, can it be insured?

**A:** If all of the Certified Nurse Midwives working at the center are insured through our program, qualifying Birth Centers can be covered with no additional charges.

## Find out more about this valuable protection

For an application or to learn more, contact Aton Teitelbaum or Israel Teitelbaum at Contemporary Insurance Services at (800) 658-8943. For premium quotations, additional information and applications, go to [www.cisinsurance.com](http://www.cisinsurance.com).



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