

FAQs

I currently have a claims-made policy with another company. Does that mean I will have to buy tail coverage when I switch?

No. You will work with your agent to request that Medical Protective “pick up your prior acts” from your previous claims-made policy – This means that your coverage can be uninterrupted without the need to buy a tail. **

If I switch to Medical Protective and later have a claim filed from a patient that I saw when I was with my old company, who covers the claim?

If you have a claims-made policy, as many OMS do, Medical Protective would cover this claim (according to the terms and conditions of your policy). If you have an occurrence policy, this claim would remain the responsibility of your prior company. Either way, your Medical Protective agent will walk through these scenarios with you to ensure that all potential malpractice claims will have appropriate coverage.

I was insured with a company that went out of business in the past. How do I know that Medical Protective won't do that?

Three good ways to determine the financial stability and longevity of a company are to look at its financial ratings, history, and ownership. Medical Protective has insured healthcare providers since 1899 and is a Warren Buffett Berkshire Hathaway company. Medical Protective is rated A++ by A.M. Best. These ratings and history are uniquely sound in the malpractice industry – please review your current company for a comparison.

Will I be required to buy tail coverage when I retire or become disabled?

Medical Protective's claims-made policy provides free tail coverage at death, disability, or retirement after just 12 months of being insured with the company.^

What are the next steps?

For more information or a quick quote, call 800-4MEDPRO or email oms@medpro.com



Introducing OMS Preferred



malpractice insurance brought to you by:

Medical Protective and ACOMS

Medical Protective and the American College of Oral and Maxillofacial Surgeons (ACOMS) are proud to introduce our OMS Preferred program, designed to meet today's oral and maxillofacial surgeons' malpractice insurance needs. With OMS Preferred, you have access to the top rated malpractice insurance product with Medical Protective, the oldest and largest malpractice insurer in the nation, and a member of Warren Buffett's Berkshire Hathaway.

The Medical Protective Difference:

Claims Expertise

The best defense possible from a company that wins 95% of dental and oral and maxillofacial surgery trials, closes nearly 80% of claims without payment and provides access to a national network of 7,500 expert witnesses*.

Consent to Settle*

With Medical Protective no case will ever be settled without your approval. It's your money, your name is on the policy, you should be the one making the decision - no exceptions.

Occurrence

Medical Protective offers both a claims-made and occurrence policy. An occurrence policy is a simple and reliable policy that gives you increased flexibility and never requires the purchase of a tail.

Longevity

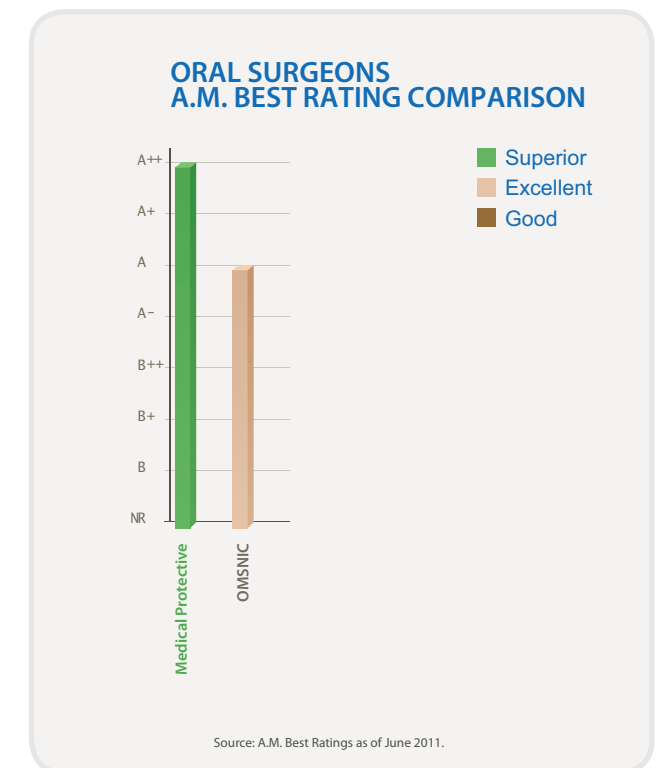
Medical Protective offers unmatched stability as a Warren Buffett Berkshire Hathaway company that has been insuring healthcare providers for more than 112 years (more than three times longer than the other leading OMS insurer).

Risk Management

With Medical Protective, you are one call away from free expert risk management consultation. In addition, receive premium credit by completing risk management courses.

Financial Rating

Knowing who to trust is paramount. Medical Protective believes that to provide oral and maxillofacial surgeons the best defense in the nation, our financial stability needs to be rock-solid, stronger than any other company. That commitment and approach has resulted in Medical Protective receiving higher ratings from A.M. Best than any other carrier in the healthcare liability industry.



"The lawyers I met with were very knowledgeable and compassionate. I learned that having an extremely competent, caring team at Medical Protective was truly a blessing for me. They showed me that when I needed them, they were 100% committed to me. The premiums were miniscule in comparison with my peace of mind".

Oral Surgeon and
A loyal MedPro customer