



Voluntary Attending Physician Program

The Wellforce Voluntary Attending Physician Program provides medical malpractice liability coverage at competitive rates for Massachusetts licensed physicians affiliated with a Wellforce Inc. hospital.

Healthcare Professional Liability Coverage

The program provides medical malpractice liability coverage. It indemnifies for amounts insureds are legally obligated to pay to others up to the selected policy limits.

The program is sponsored by Wellforce with insurance coverage provided by Wellforce Indemnity Company, Ltd. (WIC).

Insureds under the program include:

- Physicians
- Mid level providers
- The medical organization and its employees

Premium

Premium is billed annually and based on selected limits plus several risk factors, such as:

- Hours worked per week full, part-time, per diem
- Type of Specialty i.e., surgery vs. non surgery
- Premium credit for physicians new to practice
- No charge for locum tenens (insured on a shared basis with physicians or organization)

Limits Options

The program provides two options

- \$1M per medical incident/
\$3M annual aggregate,
defense outside limits
- \$2.5M per medical incident/
\$5M annual aggregate,
defense within limits

For More Information

For general sales, please contact:

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Eligibility & Participation

Wellforce reserves the right to underwrite each applicant to the program. To be eligible, physicians must be:

- Board Certified in primary specialty, *and*
- Licensed and predominately operating in Massachusetts
- Compliant with Wellforce member hospital Medical Staff By Laws, *or*
- Fully credentialed member of the medical staff of a Wellforce member hospital and in good standing

Why Choose the Wellforce Voluntary Attending Physician Program

This Wellforce sponsored insurance program has been developed with the support of insurance, claims and risk professionals, who have more than three decades of experience and a proven track record in reducing and intelligently handling incidents, claims and losses.

The program provides broad insurance coverage and claims management expertise.

Benefits include:

- Highly competitive pricing
- Unified defense on claims
- Online risk management resources
- CME credits
- Communication support and an early resolution program for unanticipated medical outcomes
- Common renewal date among all participants leading to a simplified renewal process
- Coverage extends also to employed per diem with limited work hours

Facts on WIC, Ltd.

- A Cayman Islands Insurance Company, with roots dating back to 1983 and currently owned by Wellforce Hospitals
- Administration of claims and suits is handled by Wellforce Claims Department
- Rates are set by an independent actuary
- Program supported by experts in malpractice insurance industry

Coverage with Built-in Tail

- Responds to covered claims or suits that:
 - involve healthcare services rendered **during** the insured's participation period and
 - are **reported** during the insured's participation period.
- If an insured leaves the program, coverage will continue **without additional premium**
 - provided healthcare services were rendered **during** the insured's participation period with
 - a one time set of limits, which
 - are set to the **lowest annual limits** selected during the participation period.

This coverage outline is provided as a matter of information only and describes certain highlights of the program.