

Feb. 16, 2015

We've Bolstered Your Cyber Liability Protection for 2015

As of January 1, your cyber liability coverage — part of your ISMIE Mutual policy — is ramped up to cover the following instances:

- Claims arising from your medical practice's website media content.
- Reimbursement for expenses related to crisis management and public relations.
- Fines and costs incurred under the terms of a credit/debit merchant services agreement.

All policies, including new business and renewals, are issued a cyber liability endorsement — *at no additional cost to policyholders.*

For more information, contact the Underwriting Division via underwriting@ismie.com or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.



Learn How Mismanaged Patient Handoffs Can Increase Liability

Unfortunately, botched patient handoffs do happen in today's fragmented health care system.

Check out *Handoffs*, a "Lesson from the Field" that focuses on what you can do to improve this essential part of the doctor-patient relationship.

Take the "Lesson" at <http://bit.ly/17aDBrX> and discover:

- A detailed case study pinpointing specifics on when and how a patient handoff went wrong.
- Techniques to bolster the effectiveness of your patient handoffs, such as standardization and checklists.
- Alarming statistics on the frequency of mishandled handoffs and how they affect health care overall.

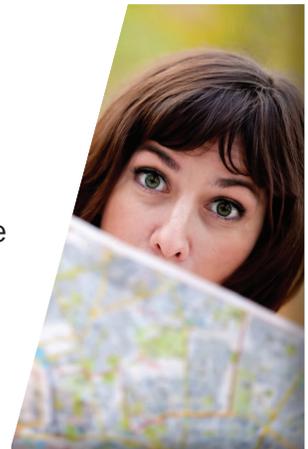
Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or email riskmanagement@ismie.com.

Don't Get Lost in the Woods; Seek and Find Relevant Risk Tips at ISMIE's Resource Library

Need a quick answer on a specific risk-related concern? Avoid the rabbit holes of a random Internet search by visiting ISMIE's resource library at <http://bit.ly/1AUkwqu>.

There you can browse a long list of issues impacting medical practice liability. Topics include advance directives, subpoenas, medical record security, consult referrals, interpreter requirements, standing orders, HIPAA, and many more. When looking up any risk-related issue, this is the best place to start.

Questions? Contact the Risk Management Division at 800-782-4767 ext. 3300 or email riskmanagement@ismie.com



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New Year, New Hire? Look Into Prior Acts Coverage

Prior acts or "nose" coverage allows physicians who meet certain underwriting criteria to obtain ISMIE coverage without purchasing a reporting endorsement (tail coverage) from their prior insurer.

Your preferred job candidate will appreciate knowing that prior acts coverage with ISMIE is typically less expensive than tail coverage obtained through a previous insurer.



The coverage protects physicians for any patient treatment rendered under a previous policy with another insurer that is reported as a claim or suit after that policy terminates.

If you're planning to hire a new physician for your practice, this coverage could help the process go more smoothly.



Questions? Contact the Underwriting Division at 800-782-4767 or email underwriting@ismie.com. If you utilize an insurance broker, you may also wish to contact him or her. Please note this coverage is subject to ISMIE underwriting approval.



They're at it Again ...

Lawsuit-Phobia Freezes Out Sledding

Behold the "blahs" of winter—when the holidays are over and arctic weather prevails.

And now sledding, a sure cure for winter woes, is in danger of becoming obsolete due to liability concerns. The Associated Press reports, "Faced with the potential bill from sledding injuries, some cities have opted to close hills rather than risk large liability claims."

It's hard to say if lawyers consider the sledding season ripe for filing lawsuits or if cities are just being cautious. Either way, why not post a few rules, regulations or "at your own risk" signs and let the kids have their fun?

The thrill of sledding should not be lost to either the fear of injury or potential lawsuits.

Limited Enrollment Period for New High Limit Disability Program

ISMIE is partnering with Disability Resource Group (DRG) to offer a high limit disability program exclusively for policyholders. Now you can get the income protection you need and have peace of mind – at a discount.

This coverage is only available until **May 13**, so inquire now.

Benefits include:

- **High limit** - You can qualify for up to \$25,000 in monthly disability benefits (over and above your base disability policy).
- **Premium discount and guarantee** - A premium discount of up to 20 percent is available to all eligible ISMIE policyholders; premiums are guaranteed during the policy term.
- **Own occupation or specialty** - If you are unable to work in your current medical specialty, full benefits are payable even if you are working in a different occupation or specialty.

Sign up today at this dedicated website: <http://bit.ly/1DBq5tw>.

If you utilize an ISMIE Mutual broker, you may wish to contact him or her. For more info, contact DRG directly at 1-800-945-9719 ext. 320, or send an email to info@drgdi.com.