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**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.

## 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 email](#) or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

## 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 and visit [ISMIE's resource library](#) instead.

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.

Keep your practice safe; navigate to our resource library today. Questions? Contact the Risk Management Division at 800-782-4767

## Quick Links

[www.ismie.com](http://www.ismie.com)

[ISMIE News Archive](#)

[About Us](#)

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ext. 3300 or [by email](#).

## Policyholder FYI: Limited Enrollment Period for 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 unique high limit disability program is designed to fill the gap between your base disability policy and your actual monthly income. The open enrollment period for this coverage is limited, 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.

Want to sign up? ISMIE and DRG have set up [this dedicated website for interested policyholders](#). 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@drqdi.com](mailto:info@drqdi.com).

## 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](mailto: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.

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*Mutual Insurance Company*

Let us know how we can make *ISMIE News* more useful to you. Please send your comments to [e-news@ismie.com](mailto:e-news@ismie.com).