# Medical Mutual
*has you covered!*

**Amid increasing state and federal regulations, managed care requirements, and professional reviews, physicians today have much more to worry about than just practicing medicine.**

## *MED-DEFENSE PLUS Coverage*

Our MED-DEFENSE coverage is included in your policy at no extra charge and offers reimbursement of defense costs ($50K per physician and named physician extender) for:

- Disciplinary proceedings including actions by any professional review body (hospital or managed care organization), a state licensing board, or any professional review organization;
- Income tax audits (individual return only);
- Billing error proceedings (RAC);
- Allegations of improper disposal of medical waste materials;
- Allegations of OSHA violations;
- Allegations of ADA violations;
- Suits alleging sexual misconduct for which no coverage is included in the professional liability policy;
- Proceedings by the government alleging violations of EMTALA or Stark;
- Regulatory fines and penalties (excluding restitution).

## *Enhanced e-MD™ Coverage*

*Data Recovery Costs limits increased from $5K to $50K!*

Designed to protect physicians and medical groups from network security and privacy exposures, coverage is provided up to limits of $50K per claim for:

- **Network Security & Privacy:** Coverage is provided for claims arising from unauthorized access of your computer system (denial or disruption of internet service, failure to identify theft or credit card fraud, or inadvertent transmission of computer viruses), or for violations of patients' rights of privacy, personal or medical information (HIPAA, Financial Services Modernization Act, FTC consumer information enforcement actions, HITECH and FCRA);
- **Regulatory Fines & Penalties:** Coverage is provided for administrative fines and penalties incurred as a result of a covered privacy-related government investigation;
- **Patient Notification and Credit Monitoring costs:** Covers expenses in notifying patients of an actual or potential privacy violation; includes costs of credit monitoring services;
- **Data Recovery Costs:** Covers costs associated with the recovery of your data that has been compromised due to the acts of a third party.

Medical Mutual℠
PROTECTING OUR PROFESSION



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