Aspera INSURANCE SERVICES

LOCUM TENENS/CONTRACT STAFFING FOR MEDICAL PROFESSIONALS

Aspera has access for medical practitioners that are ineligible for the standard marketplace. We target practitioners with poor claims experience, alcohol and substance abuse histories, gaps in coverage, and licensing and/or board issues. Coverage can also include entities or corporations affiliated with a practitioner.

TARGET CLASSES

- Locum Tenens and medical staffing placement services placing temporary contracted health care providers (all specialties)
- Target size risk would generate premiums less than $100K

POLICY STRUCTURE

- Locum Tenens & Medical Staffing Professional Liability coverage form:
  - Claims-Made & Reported
  - Defense within the limits
  - Consent-to-settle provision with a hammer clause
- Separate limits applicable to each provider
- Typical limits of $1M/$3M
- Increased policy aggregate limits may be applicable
- Automatic tail/rolling IBNR for individual providers as they leave insured entity
- Per claim deductible that applies to both indemnity and expense
- 12, 24, & 36-month tail options available

AVAILABLE COVERAGE ENHANCEMENTS

- Cyber Liability Insurance
- Incident coverage trigger
- Defense outside the limits
- Damages-only deductible
- No punitive damages exclusion

SUBMISSION REQUIREMENTS

- Signed & dated Locum Tenens/Medical Staffing Professional Liability application
- Signed and dated supplemental applications, where appropriate
- Five-year currently-valued company loss runs
- Copies of the following:
  - Credentialing protocols
  - Sample provider contract
  - Current declarations page
  - Previously issued Extended Reporting Period (ERP) Endorsements
  - Business letterhead & advertising literature

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

ac@asperains.com