



Adfinitas Health Professional Liability Insurance Program FAQ's

While our clinicians work to fulfill our mission of providing compassionate clinical care, we provide support and assistance by partnering with Applied Medico-legal Solutions Risk Retention Group (AMS) for professional liability. This insurance program comes with access to dedicated risk professionals who have a proven record protecting clinicians. Below are some commonly asked questions and answers that will help you understand Adfinitas Health's malpractice insurance program:

Q: What kind of Professional Liability coverage does Adfinitas Health have?

A: We have a claims made policy. Malpractice coverage is active during the respective policy year. Additionally, we provide an "Incurred but not reported" (IBNR) feature that provides coverage for claims resulting from care rendered prior to the current policy year. In other words, you have malpractice coverage for all care rendered while you are employed by Adfinitas.

Q: Do I have tail coverage when I leave Adfinitas Health?

A: Yes, if you leave you will have coverage for any services provided on behalf of Adfinitas Health during the provider's employment dates.

Q: What limits will I be afforded under this Professional Liability policy?

A: Each physician and advanced practice provider (e.g. PA, NP) is typically given \$1M/\$3M limits of insurance. This means any single claim has a limit of \$1,000,000 and a total of \$3,000,000 can be claimed in a policy year for each provider. Note: there are variations to these limits in some state and at some facilities but the vast majority of providers under the program have the \$1M/\$3M limits

Q: Does this policy cover me for professional services done outside of Adfinitas Health?

A: Yes. In addition to clinical services provided on behalf of, Adfinitas Health has expanded Scope of Duties language that includes coverage for clinical services provided for volunteer events (i.e. Boy's or Girl Scouts event, providing screenings as part of a health-fair, disaster relief efforts, medical mission trips, etc...). In order for a volunteer event to be covered by our policy, Adfinitas must be notified 2 weeks prior to the event for approval. Please be sure you receive an acknowledgement of your request for coverage.

Q: Who is AMS?

A: Founded in 2003, Applied Medico-legal Solutions Risk Retention Group is a privately held insurance company that has been a risk partner with Adfinitas Health since 2020. AMS has underwritten all of our programs across multiple states. AMS utilizes effective and experienced medical liability attorney's to manage all of our claims.

Q: How does Adfinitas Health & AMS handle claims?:

A: Claims are handled directly by AMS, but Adfinitas Health follows a reporting process to AMS for all claims or potential claims. We ask that our provider's report any and all notifications of a suit, potential suit, or legal notifications directly to Adfinitas Health at QualityImprovementEvent@adfinitashealth.com.