



CAP PHYSICIANS INSURANCE®

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# CAP Agency 101

How We Continue CAP  
Member Protection

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Protecting Your Practice and You

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

# Our Mission

Support the acquisition and retention of the Cooperative of American Physicians, Inc. members by providing comprehensive and competitive ancillary business and personal insurance protection.



# Protection – Layer One

## Protecting...

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**Mutual Protection Trust**

**MedGuard**

**Employment Practices Defense**

**CAP Group Disability Insurance**

**CAP Group Term Life Insurance**



# Protection – Layer Two

## Protecting...

Mutual Protection Trust

MedGuard

Employment Practices Defense

CAP Group Disability Insurance

CAP Group Term Life Insurance

## Your Practice...

Business Owner's Policy

Workers' Compensation Insurance

MEDefense Plus

Employment Practices Liability Insurance



# Protection – Layer Three

## Protecting...

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Mutual Protection  
MedGuard  
Employment Pract  
CAP Group Disabili  
CAP Group Term  
Insurance

## Your Practice...

.....  
Business Owner's Policy  
Workers' Compensat  
Insurance  
MEDefense P  
Employment Pract  
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## And You.

.....  
**Disability Insurance**

**Life Insurance**

**Long Term Care Insurance**



# Protection – Complete

**Protecting...**

**Your  
Practice...**

**And You.**



# Member Coverage

## Mutual Protection Trust

Medical professional liability protection.

## MedGuard

Provides \$25,000 of coverage for legal defense costs arising from inquiries by the Medical Board of California, allegations of Medicare/Medicaid fraud and abuse, or alleged non-compliance with HIPAA or EMTALA regulations.

## Employment Practices Defense

Provides \$50,000 of employment practice defense protection to help cover legal defense costs associated with employment related lawsuits.

## CAP Group Disability Insurance

Provides up to \$2,000 a month in disability insurance for 24 months to help with the loss of income in the event a member becomes disabled.

## CAP Group Term Life Insurance

Provides \$20,000 of Term Life Insurance Coverage in the event of a member death.



# Practice Coverage

## Business Owner's Policy

Combines both liability and property coverage into one convenient and cost-effective policy.

## Workers' Compensation

Workers' Compensation Insurance is required by the State of California. This important coverage protects the business owner against lawsuits stemming from workplace accidents. It provides medical care to injured employees, along with compensation for lost income.

## MEDefense Plus

MEDefense Plus is enhanced coverage of the MedGuard benefit provided to CAP members. This policy not only provides coverage for legal defense costs, but includes reimbursement of fines and penalties arising from inquiries by the Medical Board of California, allegations of Medicare/Medicaid fraud and abuse, or alleged non-compliance with HIPAA or EMTALA regulations.

## Employment Practices Liability Insurance

Employment-related lawsuits should concern employers of all sizes. Employment Practices Liability Insurance protects against the financial costs of lawsuits brought by employees, former employees, job applicants, or other third parties alleging discrimination, wrongful termination, or harassment among other claims.



# Benefits Coverage

## Disability Insurance

Disability Insurance protects you from the significant financial loss attributed with a long-term illness or accident by providing a monthly income while you are unable to work.

## Life Insurance

If you have dependents or loved ones, life insurance is a very important coverage. There are different types of life insurance for every aspect of life. CAP Physicians Insurance Agency, Inc. partners only with A.M. Best A Rated carriers.

## Long Term Care Insurance

Long-Term Care Insurance helps pay for the care a person requires when they can no longer perform two of the six activities of daily living which include eating, dressing, bathing, toileting, transferring and continence. It includes a wide range of mostly non-medical services that are designed to help people maintain the maximum level of independence and remain in their own homes.

