



# Coverage Highlights

## Better Protection And More Benefits For California Physicians

For 50 years, CAP has delivered exceptional medical malpractice coverage and practice solutions to support physician success. In addition to financially secure medical malpractice coverage, members of the Cooperative of American Physicians, Inc. (CAP) receive uncompromised service and benefits that include access to a wide variety of practice and risk management services, and personal and business insurance programs.

## Medical Malpractice Coverage Features

CAP was founded on the principle of providing physicians with the finest coverage available at the most affordable rates. We attribute our competitive advantage to disciplined underwriting, proactive risk management, expert claims representation, and a time-proven financial arrangement only CAP offers. Through CAP's core product, the Mutual Protection Trust (MPT), physicians receive superior medical malpractice coverage that is affordable, reliable, and better.

**Competitive Rates** – CAP can help physicians save on the cost of medical professional liability protection.

**Telemedicine Coverage** – No additional charge when providing care for California patients.

**Assertive Claims Defense** – More than 80 percent of all claims are resolved with no indemnity payment.

**In-house Legal Defense** – Exceptional representation for the best possible outcomes.

**Financial Stability** – MPT is rated A+ (Superior) by AM Best – the strongest rating of any physician-owned company.

**Proven Track Record** – Physician-owned and physician-governed, CAP has been committed to delivering exceptional medical professional liability coverage since 1975.

**Prior-acts (nose) Coverage** – Eliminates the need to purchase tail coverage from your current carrier.

**Free Tail Coverage** – Upon retirement.

## Physician-Specific Business and Personal Insurance Programs

Upon joining, CAP members automatically receive supplemental benefits and have access to competitively-priced insurance products, **including options to purchase up to \$10,000 per month of disability insurance and up to \$500,000 of life insurance—all guaranteed with no health exam.\***

### Automatic Insurance Benefits for CAP Members

Coverage	CAP Automatic Benefit
Group Life Insurance Policy	\$15,000 coverage in the event of death
Group Long Term Disability Insurance	Up to \$4,000/month for up to two years
Employment Practices Plan (EPP)	Up to \$50,000 for legal defense costs associated with employment-related lawsuits
MedGuard Plan	Reimburses up to \$25,000 per year in legal expenses associated with disciplinary proceedings, fraud and abuse allegations, or alleged regulatory non-compliance
CyberRisk Insurance	Provides \$50,000 of protection against potential data breaches

# Practice Management Benefits

CAP's practice management team is committed to helping members address complex administrative challenges in order to run a more efficient and successful practice.



## Human Resources Support

Free expert guidance is available to help members manage employee-related issues, maintain a positive professional environment, and create a great patient experience.



## My Practice

Practice management experts can provide members with free advice, first-rate resources, and customized solutions to a wide variety of practice- and business-related issues.



## CAP Purchasing Alliance

This free program offers savings of up to 20% on medical supplies, vaccines, pharmaceuticals, office supplies, travel expenses, and more.



## CAPAdvantage

Members have access to significant savings on programs like medical practice financing, payroll services, telemedicine solutions, patient engagement tools, and much more.

**For more information or to request a no-obligation quote for coverage:**



**EMAIL**

MD@CAPphysicians.com



**CALL**

800-356-5672



**VISIT**

CAPphysicians.com/join

# Risk Management Services

CAP's experienced team of risk management and patient safety specialists understand the numerous risks physicians encounter in today's complex world of medicine, and have built a robust menu of risk reduction services to minimize professional liability exposure.

## 24/7 Risk Management Hotline

CAP's risk managers and patient safety specialists are available to help members address a variety of concerns such as informed consent, clinical operations, patient experience, and much more.

## CAP Cares Adverse Event Program

CAP's experienced risk managers work one-on-one with members to provide nonjudgmental, confidential, and objective support after an unexpected patient outcome occurs to help reduce the chances of a lengthy legal conflict.

## Virtual Practice Survey

CAP members are offered a free practice medical liability risk assessment to help identify opportunities to reduce risk and improve patient safety.

**GET A QUOTE**



Medical professional liability coverage is provided to CAP members through the Mutual Protection Trust (MPT), an unincorporated interindemnity arrangement organized under Section 1280.7 of the California Insurance Code. Members pay assessments, based on risk classifications, for the amount necessary to pay claims and administrative costs. No assurance can be given as to the amount or frequency of assessments. Members also make an Initial Trust Deposit, which is refundable according to the terms of the MPT Agreement.