



ATTN ALL EMS Medical Directors,

NOW AVAILABLE an insurance policy designed specifically for Physicians who are contracted or employed as EMS Medical Directors. Please read the coverage brochures and contact me with any questions. This policy was designed and developed with input from EMS medical directors and State EMS officials all over the country. Premiums average around three to six thousand dollars per year and payment plans are available.

Contact Tom James at 505 899-2068 or 1-866-577-7833
or look at our website www.thomasjamesinsurance.com

Sincerely,

Tom James
Thomas James Insurance Inc.

Now including
General Liability coverage



EMS Work is Complicated...

Insuring your complex duties as an
EMS MEDICAL DIRECTOR shouldn't be.

Do you oversee first responders on the ground? In the air? For your county? State? City?
At schools? Industrial sites?

If you answered yes to any of these questions, **you, personally, are at risk of being sued.** And your standard medical malpractice insurance may not be sufficient.

What does EMS medical director professional liability insurance cover?

- ✓ Medical oversight errors
- ✓ Medical fraud
- ✓ False arrest
- ✓ Libel/slander
- ✓ Employment practices
- ✓ Sexual misconduct civil suits
- ✓ Incidental bodily injury caused by direct patient care
- ✓ Automatic coverage for locum tenens



As an EMS medical director, you face complex personal liability risks in your multiple roles as oversight physician, administrator, risk manager and community liaison. EMS medical directors professional liability insurance fills the gaps in coverage your standard medical malpractice protection most likely does not.

Un-complicate your life. Apply today!

Contact Tom James at 505-899-2068 or tjames@nfp.com
www.emsmdinsurance.com

Brought to you by an A++ insurance company and created for you by people who understand your world. What are you waiting for?



8201 N Hayden Rd
Scottsdale, AZ 85258
1-866-577-7833

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EMS Medical Directors Insurance

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Links



EMS Medical Director Insurance Information

Tom James, the EMS Program Manager has developed an easy and efficient vehicle for EMS Medical Directors to access educational material, appropriate insurance information and products. This is an informational resource targeted specifically to your role in the pre-hospital care field. Medical directors have requested an easy, "hassle-free" means of obtaining EMS medical direction insurance. NFP Property and Casualty (formerly Lapre Scali) has an exclusive insurance product from an A+, XV rated organization. We have a simple and standardized application that is contract specific, and includes medical malpractice, professional liability, and employment protection liability coverage. If you are interested in the insurance product, click the link on the left to fill out a no obligation insurance application.

Insurance and the EMS Medical Director

Insurance contracts are incredibly confusing and fluid. For an EMS medical director this can become a considerable concern. A basic understanding of insurance contracts and structure is needed to help evaluate your actual coverage. The first rule is to read your contracts carefully. The second rule is to get a legal opinion.

Every contract should start with an "insuring agreement" that details who is covered as well as when, where, and what they are covered for.

The next section should have all of the terms and definitions specific to the contract, including "professional services." "Professional services" must include only services defined by the role of the EMS medical.

The third section is the "exclusion section." One general assumption in most insurance contracts is "if it is not excluded, it is covered." However, the exclusion section must be read and re-read thoroughly to understand the extent of your coverage and whether other policies will be needed to augment coverage. Insurance policies are full of exclusions that are included primarily because the items excluded should be covered somewhere else under a more appropriate insurance contract.

Finally, the "conditions" section outlines the housekeeping of the contract.

A standard set of insurance contracts and definitions is not available but there are similar groupings that define the types of coverage. Some of these are outlined below.

1. Liability Coverage

- A. Commercial general liability - The catch-all premise and operations coverage that excludes any and all professional liability, property exposure, vehicle exposure, workers' compensation, and employees' liability coverage.
- B. Professional liability - The liability specific to your targeted industry such as medical malpractice (referred to as professional services), Errors and Omissions (E & O), etc.

Product Flyer

The Legal Corner

Articles of interest...
(links provided by permission of JEMS Magazine)

**What's your duty:
When your legal
obligation starts &
where it ends**
by W. Ann Maggiore

**Paramedic's
Termination
Affirmed**
by W. Ann Maggiore

EMS News

Articles of interest...

**Do EMS Medical
Directors Require
Additional
Insurance?**

**Now Available - EMS
Medical Director
Insurance**

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C. Employment Practices Liability Insurance (EPLI) - Anything related to the management of employees such as wrongful termination, discrimination and sexual harassment.

2. Property coverage

A. Actual property coverage by a variety of methods.

3. Commercial Vehicle coverage

A. A combination of liability and property coverage.

4. Workers' Compensation Coverage

A. The mandatory coverage for employers, controlled by the individual state in which the business operates. It covers the employees for any injuries they incur in the course and scope of their employment.

The EMS medical director requires a very specific hybrid contract written to encompass several different types of coverage. It will not cover the physician role in clinical practice. The primary focus of the policy should be the professional liability that covers incidental "med mal."

The professional liability needs to cover the EMS medical director's oversight and training exposure. The EMS medical director also requires a few aspects common to a general liability policy, but not all of them, as the director is not the service's owner and therefore does not have the legal responsibility for all of the liability exposures of the service.

Every EMS service must have a commercial general liability policy in place. If they do not, this should be consider a high risk situation for medical direction. The EMS medical director is not the employer of the service but could conceivably be named in an Employment Practices legal action. Generally speaking, the medical director can be removed from the lawsuit via a "DEC Action" but this can be costly. To safeguard against this, a complete EPLI policy or several components of the EPLI policy should be included in your liability protection policy.

For initial contract development, contact W. Ann Maggiore, Attorney at Law at wamaggiore@btblaw.com or 505-884-0777. Ms. Maggiore will work with you on initial structure and contract development and then facilitate a partnership between you and a local contract attorney in your area to finalize the contract and make it state specific.

NFP

c/o Thomas James, EMS Program Manager
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[Click here for further information of NFP insurance products.](#)