

**Professional and General Liability  
Coverage Outline For  
Medical Sales Advocates**

First Named Insured:	First Named Insured: Medical Sales Advocates
Additional Named Insureds:	Members of Medical Sales Advocates
Insurer:	Lexington Insurance Company (Non-Admitted/Surplus Lines)
Effective Date for First Named Insured:	October 1, 2010 - October 1, 2011
Effective Date for Additional Named Insureds:	Coverage starts on date each individual becomes a member of Medical Sales Advocates and expires on October 1, 2011.
Type of Coverage:	Professional Liability - Claims-made form General Liability - Occurrence form

**Limits of Liability:**

**Professional Liability**

Each Medical Incident:	\$1,000,000
Aggregate Limit Per Insured:	\$3,000,000
Policy Aggregate Limit:	\$25,000,000
Deductible:	None
Deductible Aggregate:	None

**General Liability**

Each Occurrence Limit:	\$1,000,000
Aggregate Limit Per Insured:	\$3,000,000
Products/Completed Operations Limit:	\$1,000,000
Personal/Advertising Injury Limit:	\$1,000,000
Fire Damage Limit:	\$50,000
Medical Expense Limit:	\$5,000
Deductible:	None

Deductible Aggregate:	None

**Professional Liability Notable Exclusions\*:**

Terrorism, Prior acts, liability assumed in a written contract with a health maintenance organization, preferred provider organization, independent practice association or similar organization, warranty of fitness or quality of any therapeutic agents or supplies you have furnished in connection with treatment that has been performed, unfair trade practices, workers' compensation, employer's liability, employment practices, ERISA, war, dishonest practices, pollution, nuclear hazards, asbestos, sexual misconduct, discrimination/humiliation, expected or intended injury, any claim against a physician, insured vs. insured, penalties.

**General Liability Notable Exclusions**

Terrorism, workers' compensation, employer's liability, property damage to property you own, rent or occupy, property loaned to you, personal property in your care, custody or control, pollution, employment practices, dishonest practices, nuclear hazards, asbestos, sexual misconduct, ERISA, discrimination/humiliation, insured vs. insured, bodily injury sustained by spouse, child, parent, grandparent, brother or sister of such patient, unfair trade practices, U.S. Department of Health & Human Services, expected or intended injury, contractual liability, damage to your product, damage to your work, damage to impaired property, recall of products, work or impaired property

\*This is only a general description of the insurance policy. You must refer to the full policy to determine all coverages and exclusions.