

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

First Named Insured	Members of Medical Sales Advocates
Additional Named Insureds:	Member Individuals enrolling through the program
Insurer:	Lexington Insurance Company (Non-Admitted/Surplus Lines)
Effective Date for First Named Insured:	October 1, 2016 – October 1, 2017
Effective Date for Additional Named Insureds:	Coverage Starts on date each individual becomes a member of Medical Sales Advocates and expires on October 1, 2017
Type of Coverage:	Professional Liability- Claims-made form General Liability- Claims-made form

Limits of Liability:

Professional Liability- Per Individual Member

Each Medical Incident:	\$1,000,000
Aggregate Limit Per Insured:	\$3,000,000
Policy Aggregate Limit:	\$25,000,000
Deductible:	None
Deductible Aggregate:	None
Retroactive Date:	Varies-depends on the enrollment date of each individual member

General Liability-Per Individual Member

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
Policy Aggregate Limit:	\$25,000,000
Deductible:	None
Retroactive Date:	Varies-depends on the enrollment date of each individual member

Product Exclusions:

- Silicone Breast Implants
- Biological/Synthetic Surgical Mesh
- Pain Pumps
- Metal on Metal Hops
- Medtronic Spinal Implants

PLEASE SCROLL DOWN TO VIEW THE COVERAGE OUTLINE FOR GROUPS/CORPORATE MEMBERS

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

First Named Insured	Medical Sales Advocates
Additional Named Insureds:	Member Groups enrolling through the program
Insurer:	Lexington Insurance Company (Non-Admitted/Surplus Lines)
Effective Date for First Named Insured:	October 1, 2017 – October 1, 2017
Effective Date for Additional Named Insureds:	Coverage Starts on date each group becomes a member of Medical Sales Advocates and expires on October 1, 2017
Type of Coverage:	Professional Liability- Claims-made form General Liability- Claims-made form

Limits of Liability:

Professional Liability- Per Member Group

Each Medical Incident:	\$1,000,000
Aggregate Limit Per Insured:	\$3,000,000
Policy Aggregate Limit:	\$25,000,000
Deductible:	None
Deductible Aggregate:	None
Retroactive Date:	Varies-depends on the enrollment date of each member group

General Liability-Per Member Group

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
Policy Aggregate Limit:	\$25,000,000
Deductible:	None
Retroactive Date:	Varies-depends on the enrollment date of each member group

Product Exclusions:

Silicone Breast Implants
Biological/Synthetic Surgical Mesh
Pain Pumps
Metal on Metal Hops
Medtronic Spinal Implants