



Michigan Professional Insurance Exchange recognizes there is a need for other ancillary products in addition to your professional liability coverage. In order to provide a solution, we are pleased to announce the partnership with NAS Insurance Agency to offer a wide range of business related insurance products, including:

Business

Business Owners Insurance

A Business Owners policy covers property insurance and premises liability.

- Optional coverages available:
 - o Umbrella
 - o Hired non-owned auto

Workers' Compensation Insurance

Workers' compensation insurance provides benefits to employees for work-related injuries or illnesses including medical care, wages from lost work time, etc.

ERISA Fidelity Insurance

In 1974 The Employee Retirement Income Security Act (ERISA) was enacted as federal law and instituted a fidelity bond requirement for plan trustees. ERISA Fidelity insurance provides coverage to help protect an employee benefit plan against losses caused by acts of fraud or dishonesty such as larceny, theft, embezzlement, forgery, misappropriation, wrongful abstraction, wrongful conversion, and willful misapplication.

Directors & Officers Liability Insurance

Directors & Officers Liability insurance provides coverage for defense costs and damages arising out of wrongful act allegations and lawsuits brought against an organization's board of directors and/or officers.

Employment Practices Liability Insurance

Employment Practices Liability Insurance includes coverage for defense costs and damages related to various employment-related claims (i.e. sexual harassment, discrimination, wrongful termination, etc.)

Cyber Liability Insurance

Cyber Liability Insurance provides protection for a variety of cyber-related exposures including:

- Ransomware
- Hacking/Phishing scams
- Lost or stolen laptops
- Improper disposal of records
- Unauthorized use of photos and images

Healthcare

Miscellaneous E&O for Healthcare Professionals

Miscellaneous E&O Insurance provides coverage for a wide range of healthcare consultant exposures that do not involve direct patient contact. These include:

- Expert Witness
- Independent Medical Review
- Disability Evaluation

MEDEFENSE® Plus

Medefense® Plus Insurance is developed specifically for the healthcare industry which includes:

- Billing Errors Coverage
- Coverage for Other Medical Regulatory Violations



For additional information, please contact: Michigan Professional Insurance Exchange 616.202.2288 x 2 or underwriting@mpie.org

or

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