



**NEW YORK STATE
PODIATRIC MEDICAL ASSOCIATION**
New York's Only Foot Specialists Since 1895



Hello NYSPMA Members,

RE: Membership Benefit; Reduced Medical Malpractice Insurance Rates for Members

NYSPMA Leadership is excited to announce the association's relationship with Hilb Healthcare Group to develop an exclusive medical malpractice insurance program available only to members of the New York State Podiatric Medical Association. Hilb will be engaging with all medical malpractice insurance carriers that insure Podiatrists in New York to identify an appropriate partner for the Association that is best fit for Association members, giving due consideration to coverage types, customer service, and sponsorship for the Association.

Hilb has provided similar programs to large healthcare organizations in New York and nationally for over 20 years. With their long-term relationships and access to all markets, Hilb will be able to identify a carrier to partner with NYSPMA and respond to the insurance needs of members.

The goal of this NYSPMA initiative is to reduce annual premium costs for members without compromising coverage, while expanding the strength and benefits of NYSPMA membership. Participation is elective and for members who opt to not participate in this exclusive program, you can maintain your current policy or work with Hilb to help identify alternative medical malpractice insurance solutions.

Submission of documentation does not obligate participation or coverage, and any coverage selection may be made in response to a premium quote, once presented. Hilb will be requesting the following information from each interested member within the next thirty (30) days.

- Professional CV
- Podiatry License & Current Registration
- Current malpractice insurance declaration page
- Signature (authorizing the release of claims history to Hilb Healthcare)

FAQ

1. What type of policy will be provided? The current insurance marketplace in NY offers both occurrence and claims-made policies.
2. If I have a claims-made policy, will I have to purchase tail if I switch to the NYSPMA exclusive program? No, if you currently have a claims-made policy, all exposure will be transferred, and the carrier will provide retroactive coverage to avoid any gap.
3. Will I be able to maintain my current limits of liability? Yes, your current limits of liability will remain the same unless a change is requested.
4. If I am part time, will I still be able to maintain a part time policy with a premium that reflects my hourly status? Yes, your current status, whether you are part-time or full-time, will remain the same unless a change is requested.
5. Who can I contact with Questions? Questions may be submitted to NYSPMA@hilbgroup.com, or melefante@hilbgroup.com, or by calling 516.300.2028.

