

BEWARE OF INADEQUATE COVERAGES!

Our agency has become aware of other agencies who have attempted to copy our Pro-Life insurance program. One of these agencies' marketing information includes coverage for centers involved in the distribution of "birth control methods." In addition the agency represents Safeco and is associated with other pro-abortion organizations.

Also, please be aware that "Professional Liability" is not "Medical Malpractice Professional Liability." We would strongly encourage that you allow us to review with you any specimen policies obtained from other agencies. We will assist you in determining if the coverage is appropriate for Medical Services and/or duties as a Doctor, Nurse or Sonogram Technician. We have seen in these recent findings, that in our opinion, these coverages only apply to professional advice and not the medical services that our pro-life clinics are providing.

Excerpts from one policy that in our opinion is inadequate are:

COVERAGE

Definitions:

"Professional Services" means activities performed by an insured or on behalf of an insured, to aid persons and/or families seeking assistance from you in the management of their lives, including "counseling service."

"Counseling Service" means the act of giving advice or guidance in connection with the insured's "Professional Services."

Please notice:

- "Management of their lives" wording is Professional Counseling coverage. We feel this coverage is not appropriate for the rendering of Physician Medical Services, such as services by nurses or physicians especially sonogram medical evaluations, vaginal probes, physical exams, blood tests, diagnostic evaluations or the prescribing of medications.
- In addition, after reviewing these policies we have noticed that the premiums you pay at the beginning of a policy are a "deposit premium only." Meaning that, at the end of the policy term the insurance company will perform a Premium Audit and will compute the actual earned premium for that period. Not only must you keep, maintain and furnish the requested records to the insurance company, but this may or may not cause an increase in the actual premium of the policy.

Spirit Mountain insurance Co. RRG, offers a "true" Professional Medical Malpractice policy which covers physicians, nurses, radiologists and sonogram technicians. We do not perform an end of year Premium Audit.