

# Revision of

## OMIC's Professional and Limited Office Premises Liability Insurance Policy

Effective January 1, 2012

***The following outline summarizes the changes made to the OMIC policy. Any benefits added to the policy take effect as of January 1, 2012. Any changes that may restrict coverage do not take effect until your 2012 policy renewal date.***

1. **Medical Spas.** The policy is updated to specifically incorporate reference to insured Medical Spas and add an exclusion that negates coverage if OMIC's medical spa requirements are not followed. *See pages 7-8 of the policy for more information.*
2. **ROP Remote Screening Exclusion.** The ROP remote screening exclusion is modified to allow coverage by endorsement. *See page 13 of the policy.*
3. **Weight Loss Treatment Exclusion.** Weight loss treatment is now excluded under the policy. *See page 13 of the policy.*
4. **Broad Regulatory Protection Policy (BRP) Revision and Addition of eMD Cyber Coverage:** The BRP limit is increased from \$35,000 to \$50,000 per regulatory proceeding. Cyber liability is added as an additional benefit. This eMD™ benefit covers claims based on insured-caused network security and privacy breaches, patient notification and monitoring costs because of such privacy breaches, and costs to recover the insured's data when it has been compromised by another party. *See pages 17-25 of the policy.*
5. **ROP Exclusion Endorsement.** An endorsement is added to the policy to exclude coverage for all ROP services, on a case by case basis. This exclusion applies to you only if endorsement OMC136 is listed on your Declarations page. *See page 39 of the policy.*
6. **Florida Endorsement.** The Florida endorsement giving OMIC the right to settle claims without the Insured's permission (as was required per Florida law) is removed due to changes in Florida's settlement laws.
7. **Indiana Endorsement.** The Indiana amendatory endorsement explains how limits are shared when "independent ancillary providers" are insured. *See page 42 of the policy.*