



Have you been affected by a recent change in your employer group? Scan the QR code to get connected with us and follow the below steps immediately:



1. **Determine your prior acts/retroactive date** - It can be found on a certificate of insurance. It's important when speaking with insurance advisors that you know what your prior acts/retroactive date is.
2. **Contact the current malpractice carrier and request a quote for tail coverage.** While you are on the phone with them, ask for a claim history (loss run). You are going to need this when you are applying for replacement coverage or for your new employer.
3. Check with an insurance expert to obtain options like a stand-alone tail and individual coverage.
4. Weigh ALL your options.

## Why is tail insurance important?

If your current coverage is written on a claim made platform, you will have a prior acts/retroactive date that defines how far back in time a loss can occur for your current policy to cover the claim. For a claim to be covered (a carrier to provide a defense to you), you must have a current policy in place to provide the protection. If you are in a situation where the claims made policy will not be continued, then you need to either purchase a tail OR continue coverage that will include your prior acts date.

## Extended Period Reporting (Tail) Options

- Contact the insurance carrier that is currently providing coverage to you. Request a quote for tail insurance.
- Seek guidance from an experienced malpractice insurance agent to secure stand-alone tail quotes for you.
- Seek guidance from an experienced malpractice insurance agent to secure a replacement policy for you that will continue your prior acts coverage.

You will find that tail coverage is not inexpensive. Be prepared to pay the cost in full within 30 days (some carriers may give you up to 60 days) from the last day of coverage. Contact us with help reviewing your options.

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