



Frequently Asked Questions

DOES MY MPL POLICY COVER PATIENT CLAIMS INVOLVING COVID-19?

Yes. Curi has no plans to modify or restrict current coverage as it relates to COVID-19 patient claims. As always, coverage is subject to your policy's existing terms and conditions.

WILL TAIL COVERAGE BE AFFECTED BY RETIRED PHYSICIANS RETURNING TO WORK DURING THE EMERGENCY?

No. If you were a previous policyholder who retired and plan to come back to work to help during this National Emergency, you can rest assured this temporary work will not impact your free tail received upon retirement. In addition, there will be no impact on your previously distributed Legacy Funds.

DOES MY POLICY COVER TELEMEDICINE?

Yes. Your Curi medical professional liability policy does cover telemedicine visits. We are waiving the customary underwriting process for this coverage for the later of either sixty (60) days from March 16, 2020, or the lifting of the National Emergency declaration. If you should maintain a telemedicine platform beyond this emergency period, we would require an underwriting review. For more information, please visit our [COVID-19 resource center](#) on curi.com.

DOES MY POLICY COVER ME IF I NEED TO PRACTICE AT ANOTHER LOCATION?

Yes. Your Curi medical professional liability policy will cover you for temporary, professional services performed at a different location— e.g., parking lot drive-in clinic, other facility, or home visits—so long as the patients are located in a state in which you are a licensed provider. We strongly urge including a chaperone when conducting home visits.

DOES MY POLICY COVER ME IF I NEED TO PRACTICE IN ANOTHER LOCALITY?

Curi will work with you to arrange coverage should you have to render professional services in another state during this emergency period. You should notify either your broker or your Curi underwriter immediately if you plan to temporarily practice in a new state, including under any emergency federal or state waiver. Certain states may require different coverage limits or policies.



DOES MY POLICY COVER ADDITIONAL STAFF TO ASSIST WITH THE CRISIS?

Yes. Curi will provide coverage if you intend to add additional, temporary physicians and healthcare providers to address patient surges during this emergency. This includes currently retired physicians coming back to assist in this emergency. Contact either your broker or your Curi underwriter to arrange having these providers added to your policy.

AM I COVERED IF I PRACTICE OUTSIDE MY SPECIALTY?

Yes. If you are being asked to temporarily render professional services outside of either your specialty or scope of practice during this National Emergency, then your Curi medical professional liability policy will cover you during this emergency period. Please inform either your broker or your Curi underwriter, in writing, of the nature of the work you will be undertaking.

HOW DOES REDUCED STAFFING OR LEAVE OF ABSENCE AFFECT MY POLICY?

Curi understands that our members may face circumstances that necessitate temporarily closing their practices to provide emergency services, due to limitations on elective procedures, or for any number of reasons. Curi has solutions to amend coverage in these circumstances. Please reach out to either your broker or your Curi underwriter to assist with your particular situation.

WHAT SHOULD I DO IF I NEED TO DELAY PREMIUM OR DEDUCTIBLE PAYMENTS?

We recognize this is an unprecedented situation and that COVID-19 may lead some practices to face challenges making premium or deductible payments. We have developed three options to support our policyholders with financial hardships associated with COVID-19: temporary practice closing, furloughing providers, and premium relief. For details, [click here](#).

All FAQ responses above are intended to apply for the duration of the COVID-19 pandemic and are subject to revision as circumstances evolve. All coverage is subject to actual policy terms and conditions.