

9 QUESTIONS TO ASK ABOUT MALPRACTICE INSURANCE

- 1. What are the exclusions and/or limits of the policy?**
- 2. What is the definition of employment in the policy?**
- 3. What job functions are covered?**
- 4. What is the time period it covers?**
- 5. How and by whom is the decision made when to cover an employee?**
- 6. Does it cover allegations of sexual misconduct?**
- 7. Does it cover alleged violations of Civil Rights?**
- 8. Does it cover criminal offenses?**
- 9. Is it Occurrence or Claims Made?**