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Claims Examples

Errors and Omissions Medical Doctors

Failure to Provide Proper Care

The insured medical doctor was the treating physician of an Alzheimer's patient. The patient's family sued the insured doctor for \$100,000 alleging he failed to evaluate the patient in a timely manner and failed to provide the appropriate treatment. ENCON retained a lawyer to defend the insured doctor as well as an expert to comment on the insured doctor's conduct. The expert confirmed that the insured doctor had evaluated the patient promptly and made the appropriate treatment recommendations. The patient's family therefore consented to dismiss the case. ENCON paid \$35,000 in legal costs.

These Claims Examples are for illustrative purposes only. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions.