

# NATIONAL ORGANIZATION OF AMERICAN MOHALIM/OT (NOAM)

## *Professional Liability Insurance Program*

### *Program*

This program will provide professional liability insurance to Mohels who are members of NOAM, the National Organization of American Mohalim/ot. Members must be certified by NOAM and be members in good standing. To qualify for membership all are either doctors or certified nurse midwives.

### *Coverage*

Professional liability coverage will cover all services as a mohel. The specific exposures to be covered are services as a mohel in “the performance of newborn circumcision procedures by the Named Insured”.

Coverage will be provided on a professional liability policy providing contingent bodily injury/property damage that is a result of covered professional liability services

### *Specific coverage features:*

- Standard coverage will include Sexual Misconduct coverage
- Standard limits will be \$1mil/\$3mil
- Standard deductible will be \$1,000 or \$2,500
- Premiums will start at \$1,250
- Claims made policy
- National Organization of American Mohalim/ot (NOAM) will be added as an Additional Insured
- Regulatory Proceeding Expense Reimbursement Coverage will be added with a sublimit of \$50,000
- A Limited Physician/Nurse Midwife Coverage Endorsement will be added to the policy specifically stating that the physicians/nurse midwife exclusion in the policy will not apply to the performance of newborn circumcision procedures
- Up to a 3 year Tail policy can be purchased

