

INSURANCE AND FINANCIAL PRODUCTS & SERVICES FOR *Naturopathic Physicians*



MALPRACTICE INSURANCE PROGRAM

Malpractice lawsuits happen, even to the best NDs. You can trust NCMIC to stand behind you. We have more than 75 years of experience in health care malpractice insurance, so you know each feature of our plan was designed with our doctors' needs in mind.

True Consent-to-Settle Feature – No case will be settled without your permission. Instead of rushing to a compromise, NCMIC will fight to clear your name.

Claims Advice Hotline – As a policyholder, you can call our professional claims representatives if you ever have a concern or situation you're not sure how to handle. We may even be able to help you avoid a lawsuit.

All Malpractice Legal Defense Fees are Paid by Your NCMIC Policy Without Reducing Available Limits of Liability – Because legal defense costs can be so high, this is one of your most valuable benefits.

Nationwide Network of Defense Attorneys – If you face a lawsuit, you can feel confident that your attorney understands naturopathic medicine and specializes in health care malpractice cases.

Telemedicine Coverage – As an ND policyholder, you have full telemedicine coverage in the state(s) you are licensed to practice in. (It is important that you understand your local, state and national guidelines.)

Premium Discounts to Save You Money – Premium discounts are available for new practitioners, for maintaining a claims-free record, for naturopathic doctors working part time, and for association membership.

ADDITIONAL INSURANCE SERVICES



WORKERS' COMPENSATION INSURANCE

Coverage that provides benefits for injured staff and protects your practice in the event you are sued for damages.



BUSINESS OWNER'S POLICY (BOP)

A policy for small business owners that includes property insurance, general liability, product liability and business interruption insurance.



DATA BREACH INSURANCE

If patient information is jeopardized, data breach insurance can help cover costs, such as defense and liability, credit monitoring services, crisis management and more.



HOMEOWNERS INSURANCE

This helps cover the cost of repairs to your home in the event of a fire, storm, theft and more.



VEHICLE INSURANCE

This important protection includes coverage for bodily injury liability, property damage liability, medical payments and more.

FINANCIAL PRODUCTS

We're here to help you do more for your patients and your practice. Whatever your goals may be, our financial products can help you build and grow your business.



CREDIT CARD PROCESSING

- ✓ Competitive rates
- ✓ No hidden fees
- ✓ Fast and easy setup
- ✓ Personalized service
- ✓ Flexible options, including standalone terminals, mobile processing, online payment gateways and more



MILESAWAY® BUSINESS CREDIT CARD

- ✓ 0% introductory APR on purchases for 6 months, then low, ongoing Prime + 9.99%
- ✓ Collect 10,000 reward points after first use of your card
- ✓ Redeem points for travel, gift cards, merchandise and cash back as a statement credit
- ✓ Visa Signature® Business Card benefits



EQUIPMENT FINANCING

- ✓ Credit decisions within two business hours or less
- ✓ No prepayment penalties
- ✓ Same-day payment via ACH
- ✓ Honest contract terms without hidden fees or undisclosed service charges



WORKING CAPITAL LOANS

- ✓ Money to your bank account in 24 hours or less
- ✓ Cash loans up to \$30,000
- ✓ No collateral required



800-952-9935
ncmic.com

Your NCMIC Naturopathic Malpractice Insurance Plan is underwritten by NCMIC Insurance Company or NCMIC Risk Retention Group, Inc. Discounts vary by state. Details on policy terms and features can be found in the policy and may vary by state.

Business & personal insurance plans are offered through NCMIC Insurance Services, a licensed insurance agency. Insurance coverage is underwritten by some of the nation's leading insurance carriers. CA license #0B84564. In NY: NCMIC Insurance Agency. In MI: NCMIC Insurance Services Agency, Inc. Financial products are offered by NCMIC Finance Corporation and are subject to credit approval. MilesAway is a registered trademark of NCMIC Finance Corporation. Other trademarks referenced are the property of their respective owners.

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