

## WHCLIP Underwriting Protocols Governor Evers' Emergency Order #2 October 1, 2020

WHCLIP will provide professional liability coverage to those providers seeking primary health care liability insurance that meet the following qualifications/eligibility criteria or that criteria set forth in Wisconsin Governor Tony Evers' Emergency Order #2 of October 1, 2020 (Order):

- 1. Physicians who are permanently or temporarily licensed in Wisconsin and whose existing primary malpractice insurance policies either do not comply with Ch. 655, Wis. Stats., or do not cover Wisconsin practice specific to the health emergency.
- 2. Physicians who are permanently or temporarily licensed in Wisconsin, who have no primary malpractice insurance for Wisconsin practice that complies with Ch. 655, Wis. Stats., and whose practice affects Wisconsin patients during the period of the health emergency.
- 3. Retired physicians with an active Wisconsin license who return to practice specific to the health emergency. Retired physicians whose licenses have expired may contact the Department of Safety and Professional Services regarding expedited renewal process for the health emergency.

WHCLIP will continue to provide coverage to current insureds who wish to provide medical care assistance to Wisconsin entities regarding the COVID-19 health care emergency notwithstanding that the physician has been underwritten and rated for a practice classification that providing COVID-19 medical would otherwise put the physician out of coverage compliance.

For non-current WHCLIP insureds, the following WHCLIP underwriting requirements will be applicable:

- Coverage will be limited to the insured providing medical care that is in direct response or facilitation of medical care to address COVID-19 health care emergency needs.
- The coverage will be offered for terms of 1, 2, or 3 months.
- The premium for a single month (term) of coverage shall be \$250, \$500 for 2 months and \$750 for 3 months.
- Applications for coverage will be required for all physicians.
- Payment of premium will be required prior to coverage being effective.

A physician subject to Emergency Order #2 section I. subsections 2. or 5. must provide written confirmation to WHCLIP of application to the Department of Safety and Professional Services as provided for in the Order within 30 days of the date of application to WHCLIP for professional medical liability insurance coverage.