

# THE OMSNIC DIFFERENCE



**OMSNIC is a nationally recognized medical professional liability carrier, owned and operated by OMS. There are more than 70 practicing oral & maxillofacial surgeons involved in the company's operations and oversight.**

As a policyholder, you are also an owner of OMSNIC through your purchase of OMS Cap preferred stock. **The OMSCap® Plan** is a valuable retirement asset for you as a policyholder. Since inception, shareholders have been paid \$104.2 million compared to the original investment of \$15.7 million, representing an \$88.5 million return on investment. The average growth has been 5.8% annually over the past 10 years. As an owner of the company, you can never pay too much. Premium dollars that are not used to cover operating expenses or claims are put back into the company, which increases your stock value. This is your company, and you are investing in your own destiny. Some of the great advantages of being insured through OMSNIC are shared below.

- **Your OMSNIC Policy Includes the Following:**

- Peer review claims and unmatched strong, effective claims defense.
- \$10,000 First Aid Coverage.
- \$100,000 Cyber liability coverage with the option to purchase higher limits at discounted prices.
- New coverage for solely owned entity has been included on a shared limit basis for no additional premium charge.

- **OMSNIC Also Provides These Additional Protections at NO Additional Cost:**

- \$1,000,000 of personal liability coverage over and above your primary homeowners, auto and watercraft policies, including uninsured and underinsured motorist protection, with the option to purchase increased limits.
- Accidental Death and Dismemberment, this benefit pays up to \$100,000 for accidental loss of life, limbs, sight, speech, or hearing. Includes \$25,000 in needlestick coverage for the Primary Insured for HIV or Hepatitis caused by an occupational injury.
- Travel Insurance, whether traveling for business or pleasure, you and your family have access to medical and travel assistance services including coverage for medical evacuation, repatriation, emergency care outside your country of residence, trip delay, luggage delay and more! Contact Christine for more information.
- Corporate Coverage that included broadened vicarious liability for insured employees, as defined in the policy. Also includes coverage for doctor's professional corporation (i.e PLLC, etc.) or partnership available at minimal charge. Application must be completed for this coverage.

- **Protect your Practice & Employees:**

- You have access to discounted Affinity Programs designed for OMS practices and exclusive to OMSNIC, such as the Business Owners and Workers' Compensation Programs through Hanover Insurance Company.

- **OMSNIC Patient Safety & Risk Management Resources:**

- The OMSNIC website is loaded with useful information to assist you in your practice including risk management courses for you and your staff, consent forms, and office and clinical documents.

**For additional information on any of the above benefits or options, contact Christine Garvelli at 716-362-7363 or [cgarvelli@walshduffield.com](mailto:cgarvelli@walshduffield.com)**

