

When to Call SVMIC



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To better protect you in the event of a potential claim or lawsuit, it is of the utmost importance that you notify the SVMIC Claims Department as soon as you are aware of the possibility. A claim is a demand for payment which can be verbal or written. It can be from a patient or representative such as a family member or attorney. It is often the first indication that a malpractice lawsuit may be coming, but it is not the only indicator. While not an inclusive list, below are some other situations/incidents that should be a “red flag” and reported immediately to our Claims Department.

WHEN TO CALL SVMIC

Incidents or Potential Claims:

- Adverse patient outcomes, significant injuries, or deaths
- Patient or family threats to sue or get a lawyer
- Errors in Judgment
- Systems errors
- Subpoenas
 - Depositions
 - Records

Medical Board investigations

Government investigations (HIPAA and Prescriptions)

You may be reluctant to call your professional liability carrier to report a “potential claim” that has not yet been asserted out of fear that it will affect your premium rate or have an adverse impact on your insurability. Rest assured, THERE WILL BE NO ADVERSE CONSEQUENCES AGAINST YOU FOR REPORTING A POTENTIAL CLAIM. We encourage you to report potential claims early as it allows us to better evaluate the situation and provide guidance. Our in-house legal team is just a phone call away and is dedicated to protecting, supporting, and advocating for our policyholders. For further information or assistance call 800-242-2239 or reach out to ContactSVMIC@svmic.com.

The contents of The Sentinel are intended for educational/informational purposes only and do not constitute legal advice. Policyholders are urged to consult with their personal attorney for legal advice, as specific legal requirements may vary from state to state and/or change over time.