

Legal Expense Insurance (LEI) for Physicians and Dentists

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Unforeseen legal expenses can pose a significant risk to any healthcare professional. A small clinic or private practice, with few in-house resources or none at all, may not be able to absorb the financial and operational impacts of an unforeseen legal event. Yet all professionals in the medical field are likely to encounter legal troubles throughout their careers.

Do Healthcare Professionals Need LEI?

Professional liability policies are often assumed to cover practitioners adequately. LEI, however, responds to matters not covered by professional liability insurance. Among them are:

- Criminal charges
- Health facilities are not accessible in accordance with the contract
- Regulatory issues
- Employment disputes
- Disciplinary actions and complaints from colleges
- Insurance billing investigations

General liability insurance is often assumed to cover all eventualities facing small business owners, and they do not. As the pandemic has shifted the workplace and sparked the need for new legislation and regulations, more Canadians are reaching out for legal advice. Research tells us that questions related to employment law, contractual obligations and lease disputes have risen substantially

LEI responds to matters not otherwise covered by other insurance policies such as:

- Contract disputes
- Employment disputes
- Property disputes
- Criminal defence
- And other specified perils

Legal expense insurance (LEI) covers the legal charges and expenses incurred by lawyers in specified cases.

Timely Legal Support to Save Healthcare Workers' Time and Reputation

In most cases, problems can be easily resolved or a suitable compromise is reached between the parties involved if the right steps are taken from the start, without the need for expensive settlements or lengthy court cases that can take doctors and dentists away from their practice and undermine your reputation.

Many practitioners are reluctant to consult a lawyer due to the cost involved. The majority of legal situations, however, can be prevented or diffused when legal advice is given in the early stages. With a legal expense insurance policy from a specialized healthcare MGA, healthcare professionals can find peace of mind and the power to take action or properly defend themselves.

Accessible Legal Advice in Uncertain Times

For any legal matter, whether professional or commercial, a lawyer is the best person to consult. Legal Expense Insurance policies provide toll-free unlimited access to a lawyer during regular business hours.

In the event of a claim under the LEI policies a lawyer, appropriate to the discipline of law required, will be provided to represent the healthcare professional.

The MedThree Advantage

With specialized experience in the healthcare industry, MedThree Insurance Group can help by providing tailored policies for the healthcare and life sciences industries. Our healthcare practitioners' coverage options make it easy for brokers to find the right policy for their healthcare clients. Visit us at <https://medthreeinsurance.com/> to learn more about our healthcare insurance products.

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