



Mercer Consumer, a service of  
Mercer Health & Benefits Administration LLC  
P.O. Box 14576  
Des Moines, IA 50306-3576  
1-800-375-2764

March 18, 2020

Re: Professional Liability Insurance

Dear Proliability Insured,

Thank you for your recent inquiry regarding telehealth services as it pertains to your Healthcare Professional Liability Policy with Proliability, powered by Mercer and underwritten by Liberty Insurance Underwriters, Inc.

The Policy does not exclude telehealth services. The intent of the Professional Liability Policy is to defend and indemnify claims arising from healthcare professional services for the profession listed on the Declarations page. For practitioners electing to provide professional services via telehealth, it is the responsibility of each practitioner to ensure that they are lawfully providing professional services and meeting the requirements outlined by their professional state licensing or regulatory boards. It is upon the practitioner to be familiar with all laws and regulations regarding telehealth to ensure they are practicing within their profession's scope and standards of practice. Failure to follow the required scope and standards of practice may limit or void your insurance.

The forgoing is provided for information purposes only. Please refer to the Policy for its complete terms and conditions. Coverage determinations can only be made by the Claims department after a thorough review of the facts and circumstances of an actual claim.

If you have questions regarding the guidelines, laws or regulations relating to telehealth, we encourage you to contact your national association and regulatory bodies.

Sincerely,

Mark Brostowitz  
Principal  
Mercer Health & Benefits Administration LLC  
Professional Liability Underwriting

CA License #0G39709  
In CA d/b/a Mercer Health & Benefits Insurance Services LLC