

## CVO Professional Liability Insurance (PLI) Policy

Practitioner Type	Minimum Malpractice Coverage Requirement (State of Georgia)
<b>Physicians (MD/DO)</b>	\$1 million per occurrence \$3 million in aggregate <b>Limits may <u>not</u> be shared</b>
<b>Dentists (DMD/DDS)</b>	\$1 million per occurrence \$3 million in aggregate <b>Limits may <u>not</u> be shared</b>
<b>Podiatrists (DPM)</b>	\$1 million per occurrence \$3 million in aggregate <b>Limits may <u>not</u> be shared</b>
<b>Chiropractors (DC)</b>	\$1 million per occurrence \$3 million in aggregate <b>Limits may <u>not</u> be shared</b>
<b>Optometrists (OD)</b>	\$1 million per occurrence \$1 million in aggregate <b>Limits may be shared</b>
<b>Midwife</b>	\$1 million per occurrence \$3 million in aggregate <b>Limits may <u>not</u> be shared</b>
<b>Mid-Level Practitioners</b>  May include but not be limited to: Nurse Practitioners, Nurses, Physician Assistants, Naturopathic Physicians, Medical Psychologists	\$1 million per occurrence \$3 million in aggregate <b>Limits may be shared</b>
<b>Non-Physician Behavioral Practitioners</b>  May include but not be limited to: Social Workers (Licensed, Masters), Psychologists, Counselors (Alcohol, Drug, Marriage, Family, Pastoral, etc.)	\$1 million per occurrence \$1 million in aggregate <b>Limits may be shared</b>
<b>Allied Health Professionals</b>  May include but not be limited to: Speech Therapists, Physical Therapists, Occupational Therapists, Massage Therapists, Registered Dieticians	<b>Not applicable; malpractice coverage not required</b>

**Umbrella policies are only acceptable if the documentation indicates professional liability (malpractice) coverage is included.**