

Medical Malpractice Frequently Asked Questions

1. What are the required underlying limits of liability?
For physicians, corporations, and nurse anesthetists: \$500,000/\$1,000,000. For Hospitals and Surgical Centers: \$500,000/\$3,000,000.
2. What is the amount of coverage the Fund provides?
The Fund provides a malpractice *cap* of \$2,250,000.
3. Who can qualify?
See [Nebraska Revised Statute, 44-2803](#).
4. What do I need to send in to be enrolled/qualified in the Fund?
We require a certificate of insurance from an admitted carrier that shows who is insured, coverage dates, limits of liability, and the premium amount for the applicable limits of liability (either \$500,000/\$1,000,000 or \$500,000/\$3,000,000).
5. What if I have two carriers? Can I be Funded through two policies?
In order for coverage to be qualifiable, the underlying carrier must provide coverage on a 24/7 basis. Once you are qualified under a policy; you are qualified.
6. Is there a grace period?
There is a 30 day grace period.
7. How long is the turnaround?
Qualification letters are usually sent one to two days after payment/proof is received.
8. Can I pay over the phone or online?
Not at this time.
9. Who do I make my check out to?
Please make check out to: Nebraska Excess Liability Fund
10. What if I am unable to obtain coverage through an admitted carrier?
Please complete the [Residual Fund Application](#), and submit for a quote. This coverage would be considered admitted and you would then be able to be eligible for Fund coverage.