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.