
Insurance Designed with You in Mind



\$100,000 lump sum benefit

Receive a \$100,000 benefit if you contract a covered Hep B, Hep C, or HIV infection from a covered sharps-related, blood or bodily fluid exposure incident, as outlined in the policy.



Coverage that travels with you

As an Individual policy, coverage travels with you so you're covered whether you're at work or volunteering in your free time.



Use the money however you'd like

Use the money in whatever way helps the most. Help to supplement lost income, pay your mortgage, or pay for treatment.



More budget-friendly than you might think

Plans are available to fit nearly any budget.

How it Works

Needlestick Benefit

If you test positive for a covered Hepatitis B, Hepatitis C or HIV infection within 180 days of a needlestick, blood or bodily fluid exposure incident, then you may qualify for the \$100,000 benefit.

Felonious Assault Benefit

Felonious assaults can happen in any work environment. Some patients react differently to medications, anesthesia or after physical trauma, causing violent outbursts that may lead to physical harm. If you are a victim of a covered felonious assault, receive \$250/day for up to 10 days.

Who we Cover

- Nurses
- Healthcare Students
- Physician Assistants
- Nurse Practitioners
- Certified Nursing Assistants
- Other Healthcare Professionals

Contact

CM&F Group
99 Hudson Street,
New York, NY, 10013
1.800.221.4904
www.cmfgroup.com



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series BI-10000P, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Delaware - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.