



Terms & Conditions
NJAAP Purchasing Alliance, Inc.

1. Discounted rates are available to New Jersey Chapter, AAP members who join the Purchasing Alliance. The current membership fee for the NJAAP Purchasing Alliance is \$150.
2. The Alliance member, or their broker, must provide the following for all new business submissions for medical malpractice insurance (which comprises Positive Physician's normal underwriting documentation):
 - A. A completed Positive Physicians application including validation of specialty
 - B. Ten years (10) of prior carrier claim history
 - C. A copy of the physician's New Jersey medical License
 - D. A copy of the application's Curriculum Vitae.

No physician will be required to furnish protected health information to the Company unless there is a HIPAA Business Associate Agreement satisfactory to the physician in effect.

3. Criteria for eligibility consist of, but are not limited to, the following.
 - a. Only pediatric physicians who are members of the Alliance, and the NJ Chapter, AAP (NJAAP) are eligible to receive the Alliance discounted rates.
 - b. Physicians only may qualify for a discount. Corporations and para-meds who are part of a pediatrician's practice are ineligible. However, corporations and para-meds can still be quoted by Positive Physicians based upon Positive Physician's underwriting criteria.
4. Positive Physicians' normal underwriting guidelines will apply to pediatricians who elect to join the Alliance. As the underwriting insurer in all situations, Positive Physicians reserves the right to at any time:
 - a. Non-renew any renewing Alliance member, and
 - b. Decline to provide coverage to any new Alliance member.

Any non-renewals or declinations of coverage by Positive Physicians may be appealed by the Alliance, the impacted party or relevant broker. All appeals should be directed to Positive Physicians at 850 Cassatt Road, 100 Berwyn Park, Suite 220, PA 19312 to the attention of Policy Holder Services.