

Financial Products

When it comes to providing the financial products you need, you can turn to NCMIC Finance Corporation (NCMIC).

Each offering is geared specifically to your unique needs as a D.C. We want to help you build and grow your practice.



Equipment Financing

Get the equipment you need, when you need it.

- Credit decisions within two business hours or less
- No prepayment penalties
- Same-day payment to your equipment supplier via ACH
- Honest contract terms without hidden fees or undisclosed service charges



MilesAway® Business Credit Card

*There's **no annual fee** and you'll earn points every time you charge.*

- 0% introductory APR on purchases for 6 months, then low, ongoing Prime + 9.99%
- Collect 10,000 reward points after first use of your card
- Redeem points for airfare, cruises, hotel stays and car rentals
- Gift cards, merchandise and cash back as a statement credit also available
- Chiropractic, beach or NCMIC card design to choose from
- Mastercard® Business Card benefits



Credit Card Processing

Keep more of your practice profits with NCMIC's low rates and fees.

- Compatible with many EHR software programs
- Take the NCMIC Challenge—If we can't meet or beat your current pricing, you collect \$100
- No application or set-up fees
- State-of-the-art, "contactless" chip terminal to use at no cost as long as you process through NCMIC



Working Capital Loans

Get money fast—for any business reason.

- Money to your bank account in 24 hours or less
- Cash loans up to \$30,000
- No collateral required

To learn more:



Visit www.ncmic.com/finance



Malpractice Insurance for D.C.s



NCMIC was formed in 1946 to provide Doctors of Chiropractic with valuable, customized malpractice insurance.

Today, we continue to be the leader in chiropractic malpractice insurance. We offer D.C.s like you outstanding protection you can rely on.



Consent to Settle Feature

NCMIC's true Consent to Settle feature means no case will be settled unless you specifically approve. What's more, we never require an arbitration agreement.

(Consent to Settle is not allowed by MD.)

Dual License Coverage Available*

If you hold an additional license as a Naturopathic Doctor or Acupuncturist, you can be covered under the same policy for both licenses for an additional premium. No additional premium is charged for D.C.s who maintain an additional license as a Physical Therapist or Massage Therapist. (Dual license coverage for Physical Therapy is not available in MA.)

Premium Discounts

NCMIC offers premium discounts for new graduates, doctors working part time and more.

\$60,000 Audit and Legal Defense Endorsement is Available at No Additional Charge*

This endorsement includes defense coverage for State Disciplinary Proceedings, Civil Sexual Misconduct Allegations, Wrongful Billing and Related Proceedings (including private health insurance company billing audits), HIPAA and Privacy Related Proceedings, and Quality Improvement Organization Review.

Chiropractic Entity Coverage With Shared and Separate Limits is Available**

Protect your LLC, partnership or corporation.

Premium Dividend

Though not guaranteed, NCMIC Doctors of Chiropractic have collected a premium dividend every year since 1996 and have received over \$145 million to date.

For details:



Visit
www.ncmic.com

Additional Insurance Services

NCMIC offers you a wide array of insurance options for your business and personal life.



D.C. Long Term Disability Insurance Plan†



Auto/Homeowners Insurance



Property Insurance



Business Owners' Insurance



Workers' Compensation Insurance



General Liability Insurance



The NCMIC Malpractice Insurance Plan is underwritten by NCMIC Insurance Company. In the states of Florida and New York, the NCMIC Malpractice Insurance Plan is issued by NCMIC Risk Retention Group, Inc. Policy terms may vary by state law. We Take Care of Our Own is a registered service mark of NCMIC Group, Inc. and NCMIC Risk Retention Group, Inc.

Auto/Homeowners, Property, Business Owners', Workers' Compensation and General Liability Insurance are offered by NCMIC Insurance Services, a licensed insurance agency. Insurance coverage is underwritten by some of the nation's leading insurance companies. CA license #0B84564. In NY: NCMIC Insurance Agency. In MI: NCMIC Insurance Services Agency, Inc.

* Subject to underwriting approval.

† Shared limits are not allowed by CT or KS.

‡ Coverage under the D.C. Long Term Disability Insurance Plan is issued by The Prudential Insurance Company of America, Newark, NJ. This plan is sponsored by the National Business Association for Chiropractors (NBAC). NCMIC Insurance Services is the exclusive agent.

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