

# About Us:

ESRI was developed by Capacity Coverage of New Jersey, named the 40th largest insurance brokerage in the US by Business Insurance magazine. Capacity is ranked among the top 20 privately-held property/casualty agencies in the U.S. by Insurance Journal magazine, and it is among the Top 5 privately held brokerage firms in New Jersey. ESRI is underwritten by a carrier which has received an "A" (Excellent) or higher rating from the A.M. Best Company for over 100 years (most recent rating evaluation effective March 29, 2012).

## Exclusions

Not all circumstances leading to a cancellation are covered. The following is a list of exclusions. ESRI does not cover any loss directly or indirectly arising out of, or contributed to by, or resulting from:

- Any contractual dispute or breach
- Lack of diligence the results of which would increase the risk, and/or likelihood of a loss
- Failure to observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction
- Fraud, misrepresentation or concealment by the Insured
- Actual or threatened war
- Any financial failure of or financial default by anyone
- Change in rate of exchange, rate of interest or stability of any currency
- Loss of damage caused in whole or part by radioactivity
- Seizure or destruction under quarantine or customs regulations
- Seepage and/or pollution and/or contamination unless it is discovered during the period of insurance and is a direct cause of loss
- Failure in the event of bodily injury or sickness to consult a duly qualified medical practitioner and comply with the medical advice
- Death, bodily injury or sickness of the Insured directly or indirectly cause by or resulting from: suicide or intentional self injury or criminal act
- Any influenza variant or communicable disease which prior to or simultaneously with the loss arising, is declared an epidemic or pandemic by the World Health Organization
- Actual or threatened malicious use of pathogenic or poisonous biological or chemical materials
- Any act of or threat of or fear of terrorism
- Any loss arising from mourning whether declared or not
- Any procedure where the venue is not within the United States
- Any loss or claim in excess of the limit(s) stated in the certificate
- Any loss due to the failure or inability of any computer or computer equipment (whether owned by the insured or not)

Other exclusions may apply. See your policy for details.

This brochure provides an overview of ESRI coverage. Certain limitations and exclusions apply. Complete details are provided in your policy. In the event of any conflict between the brochure and policy interpretation, the language of the policy will apply in all cases.

**For more information or to file a claim visit our website at:**

[www.esri-capcoverage.com](http://www.esri-capcoverage.com)

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# ESRI



When the  
unexpected happens

Elective

Surgery

Refund

Insurance



# Your ESRI Benefits

All types of surgery hold some type of risk. Now that you've made the decision to have a procedure, it's time to find the right surgeon.

After selecting your surgeon, you must decide how to finance your elective procedure. Most, if not all health insurance policies will not provide coverage for elective surgery. Cosmetic surgeons will require advance payment, including a portion which is non-refundable. In some cases, within a few days prior to your surgery, the entire cost of your surgery may be at risk!

While each surgeon's terms of cancellation may vary, mostly all cancellations of a scheduled procedure will result in the loss of money – even if you have a valid reason. Don't put your money at risk if you have to cancel your procedure due to circumstances beyond your control. Now your payment can be protected with **ESRI** – the **E**lective **S**urgery **R**efund **I**nsurance policy. **ESRI** protects you when the unexpected happens and you are not able to go through with your cosmetic surgery.

**ESRI** is available to all patients of plastic surgeons who have a cancellation clause in their contract, where you have obligated yourself to a non-refundable payment. **ESRI** can be purchased for any elective surgery.

ESRI is your protection should you have a loss beyond your control including:

- ✓ Incapacity requiring a hospital stay of at least 24 hours occurring in the seven (7) days immediately prior to the date of the procedure through accident, bodily injury or sickness
- ✓ Death of the Insured within the thirty (30) days of the procedure immediately prior to the date of the procedure
- ✓ Death of a family member of the Insured's immediate family within the fourteen (14) days immediately prior to the date of the procedure
- ✓ Travel delay solely and directly due to the mechanical failure of or accidental damage to the transport in which the Insured is travelling or a cause outside of the control of the Insured that solely and directly prevents the Insured's continued safe transit
- ✓ The unavoidable requirement of the Insured to perform jury service where the jury summons was first received by the Insured after the date of the Insured contracting for the procedure
- ✓ The inability of the insured to reach the venue solely and directly due to:
  - Strikes, riots, civil commotion, martial law or
  - Flood, fire, explosion or
  - Through the act of a constituted authority to protect public health and safety
  - Adverse weather, including snow, fog, frost or storm
- ✓ The unavoidable requirement for the Insured to remain at home due to the serious damage to the Insured's home or place of business caused by fire, aircraft, explosion, storm, flood, subsidence, earthquake, falling trees, burst pipes, lightning, malicious persons or theft