

# Primary Allied Healthcare Services Coverages



*With decades of experience, our team is committed to the healthcare market and well-positioned to meet our clients' ever changing needs.*

Our U.S. Healthcare team offers a range of primary professional and general liability products including those for outpatient allied healthcare facilities. We target clients across the U.S. in the following classes:

- Allied Staffing Agencies
- Ambulatory Surgery Centers
- Blood/Tissue/Organ Banks
- Community Health Centers
- Dialysis Centers
- Home Health Care
- Hospice Care
- Imaging Centers
- Medical Laboratories
- Oncology Centers
- Outpatient Behavioral Health
- Outpatient Physical Rehabilitation
- Pharmacies
- Schools and Universities
- Student Health Centers
- Urgent Care Centers



## Primary Allied Healthcare Services Capabilities

### CAPACITY

- Standard primary limits of liability of \$1M/\$3M
- Umbrella or excess up to \$10 million
- First dollar coverage available for select risks
- Minimum policy premium of \$15K

### COVERAGE FEATURES

- Healthcare professional liability written on a claims-made basis with an incident sensitive coverage trigger
- General liability coverage written on a claims-made or occurrence basis
- Employee benefits liability coverage written on a claims-made basis
- Separate Limits for Professional and General Liability
- Physical/Sexual Abuse Sub-limit Endorsement available
- Defense outside the limits of liability on most classes
- Automatic coverage for medical directors
- Physician coverage available on a separate or shared limits basis
- Blanket additional insured wording available
- Supplemental coverages include – medical payments, fire damage and damage to premises rented to you.



*Working with our clients, we develop in-depth knowledge of their risk profiles and deliver customized solutions.*



### FOR MORE INFORMATION, CONTACT:

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