

ALLIED HEALTH

POLICY HIGHLIGHTS

Allied Healthcare

Policy covers a broad range of medical professional and general liability exposures. Allied healthcare facilities are those businesses that provide medical services directly to a patient or client and are ancillary to physician and hospital care. Included in this group are home healthcare agencies, supplemental medical staffing, hospices, dialysis centers, medical testing laboratories, substance abuse rehabilitation and outpatient rehabilitation facilities for the impaired. Providing coverages for:

- Owner and/or Entity(ies)
- Subsidiaries – Insured's interest 51% or greater
- Partners, officers, directors, trustees, stockholders, employees and unpaid volunteers
- Medical directors (physicians are excluded except in the administrative capacity as medical director)

Monoline Professional Liability or Combined Professional Liability and General Liability Occurrence or Claims Made Form

Prior Acts Coverage for Qualifying Accounts

Primary Limits up to \$3M / \$5M

Defense Costs in Addition to the Policy Limits

No Deductible or Deductible Options Starting as Low as \$1,000

60-Day Automatic Extended Reporting Period for Claims Made Policies

Coverage is Non-Admitted

Coverage

- Bodily Injury resulting from acts or omissions arising out of the furnishing of professional healthcare services to patient or client
- Personal Injury
- Contractual Liability
- Property Damage (with GL coverage)
- Fire Legal Liability (with GL coverage)
- Host Liquor Liability (with GL coverage)

Optional Coverages

- Additional Insured(s)
- Blanket Additional Insured
- Per Location Aggregate
- Limited Sexual Misconduct / Physical Abuse Coverage
- Employer's Non-Owned Auto (with GL coverage)
- Employee Benefits Liability (with GL coverage)
- Medical Payments (with GL coverage)

*The information above is intended to provide an overview of the underwriting guidelines. It is not intended to represent the entire manual.

Access via the following appointed general agents:

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ALLIED HEALTH

UNDERWRITING GUIDELINE HIGHLIGHTS

PREFERRED CLASSES:

- Home Healthcare/Temporary Staffing
- Hospices
- Diagnostic Medical Testing
- Drug & Alcohol Testing
- MRI Centers
- Dialysis Centers
- Drug & Alcohol Rehabilitation
- Outpatient Rehabilitation Therapy

LIMITATIONS:

- Physicians that are employed or contracted must have individual medical malpractice coverage at limits equal to or higher than limits offered to the entity. Medical malpractice carrier must have at least a B+ 7 or A-6 A.M. Best rating.
- Claims made coverage only is available for home healthcare agencies with more than 10% pediatric clients.
- Professional services are excluded on the policy for a physician, surgeon, dentist, nurse midwife, chiropractor, podiatrist, osteopath, psychiatrist, attorney, accountant, financial advisor, investment consultant and real estate or insurance agent.

INELIGIBLE RISKS:

- Hospitals, sanitariums, medical clinics, HMO's, managed care facilities, nursing homes, assisted living facilities, emergency shelters and group homes for the mentally or physically impaired.
- Supplemental staffing with more than 20% of staffing assignments in nursing homes.
- Staffing agencies for physicians, pharmacists, certified nurse anesthetists and surgical assistants and permanent staffing agencies.
- Residential facilities for juveniles.
- Dental laboratories and laboratories performing cytology or medical treatments.
- Laboratories providing services directly to the public (e.g. health fairs).
- Community based social service agencies.

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