

Miscellaneous Medical

Appetite:

- Ambulance Service (air & ground)
- Ambulatory Surgery Centers
- Blood/Tissue Banks
- Cardiac Stress Testing Centers
- Clinical Trials/Clinics
- CT Scan Laboratories
- Dialysis Clinics
- Drug Testing Laboratories
- Drug & Alcohol Detox Facilities
- Educ. & Training Institutions for Allied & Health Professionals
- Fertility Clinics
- Freestanding Emergency Centers
- Home Healthcare Agencies
- Hyperbaric Chambers
- Infusion Therapy Services
- Lithotripsy Facilities
- Magnetic Resonance Imaging Labs
- Medical or Imaging (X-Ray, CAT, MRI) Laboratories
- Medical Personnel Pools
- Medical/Dental Clinics
- Mental Health Facilities & Clinics
- Micropigmentation Clinics
- Mobile Imaging/Diagnostic Centers
- Nurse Registries/Visiting Nurse Associations
- Nurse Registries
- Occupational Health Centers
- Pain Management Clinics
- Pharmacies
- Psychiatric Facilities
- Public Health Department
- Rehabilitation Facilities
- Sperm Banks
- Substance Abuse Centers
- Ultrasound Laboratories
- Urgent Care Centers

Medical & Allied Health Professionals

- Acupuncturists
- Chiropractors
- Counselors
- Emergency Medical Technicians
- Hearing Aid and Prosthetic Device Fitters
- Laboratory and X-Ray Technicians
- Medical School Students
- Medical Technologists
- Naturopathic Physicians
- Nurse Anesthetists
- Nurse Midwives
- Nurse Practitioners
- Occupational Health Specialists
- Opticians
- Optometrists
- Paramedics
- Pastoral Counselors
- Perfusionists
- Pharmacists
- Physical Therapists
- Psychologists
- Respiratory Therapists
- Social Workers
- Speech Therapists

Including:

- > Physicians or dentists with history of claims and/or disciplinary/licensure history
- > Physicians using alternative medicine therapies
- > Locum Tenens group
- > Specialize in hard-to-place physicians, surgeons, and dentists
- > Physicians, surgeons with unusual or short-term practice coverage needs
- > Contract staffing groups

Features:

- > \$1,000,000/\$3,000,000 limits
- > Retentions as low as \$5,000
- > Consent to settle provisions in coverage
- > Can customize to meet needs of a group
- > Defense outside the limit
- > Defense of License available
- > Incident sensitive form

Misc. Medical Liability

- > Expands the insured coverage to include:
 - Coverage for medical director for administrative acts
 - Coverage for students for risks with training programs
 - Affirms volunteer worker coverage and defines who is a volunteer worker
- > Defines coverage for professional services as the "Professional Services" described on the Declarations
- > Coverage triggered by reporting of incident, rather than claim or suit
- > Expands "Definitions" in a newly created "Definitions" section
- > Affirms "pure" claims made (not "claims made and reported")
- > "Sexual Acts" exclusion modified
- > Auditable and Non-Auditable Policies available

Features:

- > Limits \$5,000,000/\$5,000,000 available
- > Deductibles as low as \$2,500
- > A-Rated Admitted and Non-Admitted Carriers
- > Claims made policy form with incident trigger of claim
 - Worldwide coverage
 - Combined Professional/GL policy
 - Premises occurrence GL can be added to Claims Made professional
 - We have the expertise and underwriting creativity and flexibility to meet insured's coverage needs