

ALLIED HEALTH - POLICY HIGHLIGHTS

ALLIED HEALTHCARE

Policy covers a broad range of medical professional & general liability exposures. Allied healthcare facilities are those businesses that provide medical services directly to a patient or client and are ancillary to physician & 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.

INSUREDS INCLUDE

- Owner and/or Entity(ies)
- Subsidiaries – Insured’s interest 51% or greater
- Partners, Officers, Directors, Trustees, Stockholders, Employees and Volunteers
- Medical Directors
- Optional coverage for employed or contracted Physicians

POLICY FEATURES

- Monoline Professional Liability or combined Professional Liability / General Liability on same policy
- Occurrence or Claims Made Coverage
- Prior Acts Coverage
- Primary Limits up to \$10M / \$10M
- Defense Costs in Addition to the Policy Limits
- No Deductible or Deductible Options Starting as Low as \$1,000
- Non-Admitted in all states, including Alaska and Hawaii
- 60-Day Automatic Extended Reporting Period for Claims Made Policies

COVERAGES

- Bodily Injury arising out of the furnishing of professional healthcare services to patient or client
- Personal Injury
- Contractual Liability
- Products / Completed Operations (with GL coverage)
- Property Damage (with GL coverage)
- Fire Legal Liability (with GL coverage)
- Host Liquor Liability (with GL coverage)
- Medical Payments (with GL coverage)
- Hired Auto Liability

OPTIONAL COVERAGES

- Per Location Aggregate
- Additional Insured(s) or blanket Additional Insureds
- Sexual Misconduct / Physical Abuse Limited Coverage up to \$1M occurrence / \$1M aggregate
- Employer’s Non-Owned Auto / Hired Auto Liability (with GL coverage) - \$1M occurrence / \$1M aggregate
- Employee Benefits Liability/Hired Auto Liability (with GL coverage)

CONTACT/SUBMISSIONS

Lisa Ackerman, Underwriting Manager

p: 480.636.3402 / f: 480.538.9101

e: lackerman@diamondstategroup.com

* The information above is intended to provide an overview of the underwriting guidelines. It is not intended to represent the entire product. Coverage provided by Diamond State Group, whose member companies are rated A (Excellent) IX by A.M. Best. Individual member companies may not be licensed in all states.



ALLIED HEALTH - UNDERWRITING GUIDELINE HIGHLIGHTS

PREFERRED CLASSES

- Home Healthcare/Temporary Staffing for Various Medical Facilities
- Hospices – In Home and Residential
- Imaging Centers / Diagnostic Medical Testing / Drug & Alcohol Testing
- Dialysis Centers
- Drug & Alcohol Rehabilitation / Detox / Methadone
- Outpatient Rehabilitation Therapy – PTs, OTs, Speech & Hearing
- Behavioral Mental Counseling
- Mental Health Outpatient Counseling

LIMITATIONS

- Employed or contracted physicians must have individual medical malpractice coverage at limits equal to or higher than limits offered to the entity
- Claims made coverage only is available for risks with affiliated physicians or Home Healthcare Agencies with more than 10% pediatric clients
- Professional services are excluded on the policy for any Physician, Surgeon, Dentist, Nurse Practitioner, Physician Assistant, Nurse Midwife, Chiropractor, Podiatrist, Osteopath, Attorney, Accountant, Financial Advisor, Investment Consultant, and Real Estate or Insurance Agent
- Employed or contracted Physicians, Physician Assistants, or Nurse Practitioners may be added to the policy
- Laboratories providing health screening or services directly to the public (e.g. health fairs)

INELIGIBLE RISKS

- Hospitals, sanitariums, medical clinics, HMOs, and managed care facilities, nursing homes, assisted living facilities, community based social service agencies, emergency shelters and group homes for the mentally or physically impaired
- Staffing agencies for physicians, Certified Nurse Anesthetists, and Surgical Nurses / First Assists and permanent staffing agencies
- Residential facilities for juveniles
- Dental laboratories. Blood and tissue/organ banks, and laboratories performing invasive procedures, genetic testing, environmental testing, cytology or medical treatments

CONTACT/SUBMISSIONS

Lisa Ackerman, Underwriting Manager

p: 480.636.3402 / f: 480.538.9101

e: lackerman@diamondstategroup.com

* The information above is intended to provide an overview of the underwriting guidelines. It is not intended to represent the entire product. Coverage provided by Diamond State Group, whose member companies are rated A (Excellent) IX by A.M. Best. Individual member companies may not be licensed in all states.

