



## MISCELLANEOUS MEDICAL

Miscellaneous Medical organizations provide protection to individuals who work under the direct or indirect supervision of doctors, surgeons, and dentists. These individuals and entities need financial protection from their professional negligence in administering patient care which results in economic or bodily injury to the patient. Home healthcare, medical spas, massage therapists and any other companies associated with health and well-being are classified as an allied healthcare company. General liability and abuse coverage can be offered in combination with professional liability.

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### RECENTLY WRITTEN BUSINESS:

- |  |   |
|--|---|
| <ol style="list-style-type: none"> <li>1. Residential Treatment Program (\$22,216)</li> <li>2. Physical Therapy &amp; Personal Training (\$2,787)</li> </ol> | <ol style="list-style-type: none"> <li>3. Physical Therapy Practice (\$1,713)</li> <li>4. Fitness Center (\$816)</li> </ol> |
|--|---|

### CLAIM EXAMPLES:

A man who is volunteering for an allied healthcare organization receives consent to take a girl he is mentoring on a trip. During the trip, the girl is sexually molested. The girl's family sues the organization's Abuse and Molestation coverage for bodily injury and mental duress.

Happy Home Helpers is a small home health aide company with five employees including Beth. Beth has been assigned work at the home of an elderly couple needing daytime assistance. She has been working with the couple for almost six months when a family emergency forces her to take a leave from work. Happy Home Helpers quickly replaces Beth's role with another employee who is not as familiar with the couple's daily routine. Unhappy with the new helper's services and the next two replacements following, the couple begins calling in complaints to the company. Not getting the response or apology they want from Happy Home Helpers, the couple files a lawsuit against the company for professional negligence for \$2,500. Although the lawsuit is closed in favor of the allied healthcare organization (Happy Home Helpers), the small company is not able to sustain the defense costs of the long running lawsuit and is forced to shut down.



## Allied Healthcare Professional Package Product

### Services for the Mind

Art therapy  
Chaplain  
Dance therapy  
Drama therapy  
Faith based counseling  
Health education  
Horticultural therapy  
Learning disability consultant  
Mental health counseling  
Music therapy  
Pet/animal assisted therapy  
Recreational therapy  
School guidance counseling  
Social workers  
Wellness counseling

### Services for the Body

Aesthetician  
Aromatherapy  
Athletic trainer  
Beautician/Barber  
Bio feedback practitioner  
Corrective therapy  
Cosmetologist  
Day spa  
Dental assistant  
Dental hygienist  
Dietician  
EEG technician/technologist  
First aid/CPR/EMT training  
Fitness instructor  
Home health aides (non-medical)  
Lactation consultant  
Massage therapy  
Nail Technician  
Nutritionist  
Occupational therapy  
Optician  
Optometric assistant  
Personal trainer  
Physical therapy  
Rehabilitation counselor  
Speech language pathologist

### Product Advantages:

- ▶ Minimum professional liability premiums starting at \$425
- ▶ Separate limits for claims-made professional and occurrence general liability
- ▶ Option to purchase stand alone professional liability
- ▶ Duty to defend for professional liability
- ▶ Defense cost coverage for patient molestation claims available
- ▶ Punitive damages coverage where insurable
- ▶ Third party discrimination coverage
- ▶ Personal injury coverage
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defense of a claim
- ▶ Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations/disciplinary actions by licensing boards
- ▶ Spousal and domestic partner coverage
- ▶ Security of an insurance carrier rated A++ by A.M. Best
- ▶ Quick quote turnaround
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

### Available Limits:

- ▶ Up to \$1,000,000 occurrence/\$3,000,000 aggregate
- ▶ Up to \$100,000 in loss for punitive damages
- ▶ Up to \$1,000,000/\$3,000,000 in abuse and molestation claims
- ▶ \$25,000 for third party discrimination
- ▶ \$5,000 supplemental payments coverage for lost wages
- ▶ \$5,000/\$10,000 for attorney fees/costs/expenses incurred by the named insured in defense of investigations/disciplinary actions by licensing boards



# Beazley Small Business/Private Enterprise Miscellaneous Medical Policy Highlights

## Potential risks

Small healthcare organizations face a range of increasingly sophisticated risks. In today's litigious business climate, one bodily injury claim has the potential to wipe out a small business's financial resources. Healthcare companies with fewer employees on the payroll are also more likely to use the services of a third-party vendor or volunteers, which opens up the potential for additional liability.

## What the coverage provides

If a client, employee, or subcontractor should claim you caused them bodily injury or damaged their property, you may face a costly lawsuit or settlement. Our coverage pays for these types of claims, including defense costs; and any judgments and settlements, including required interest and medical expenses for an injured party.

Beazley's offering also goes beyond most standard miscellaneous medical policies and offers network security protection, including the cost to notify affected individuals in the event a patient's personal information is breached. It provides protection against claims if you were to become legally obligated to pay as a result of an error or omission in your professional work and responds to claims of professional liability in the delivery of your technical services.

## Among the benefits:

- Professional liability
- General liability
- Products/Completed Operations Liability
- Fire Legal Liability
- Medical Payments
- Information Security & Privacy Liability
- Privacy Breach Response Services
- Regulatory Defense & Penalties
- Public Relations & Crisis Management
- PCI Fines & Costs
- Employee Benefits Liability
- Volunteer workers and blanket independent contractor coverage
- Landlord coverage
- Punitive damages coverage (where insurable)
- Sexual abuse coverage

Over \$11M in aggregate limit on every quote

## Additional coverage available for:

- Additional Claims Expense limit options
- Blanket additional insured where required by contract
- Coverage for financial loss (E&O)
- Hired and non-owned auto
- WA & OH stop gap

## Why Beazley

Our coverage is designed to cater to unique miscellaneous healthcare risks, with coverage tailored to your needs. Our approach to underwriting provides a flexible yet consistent solution for our small business clients.

Beazley is a leader in managing healthcare risks, with more than two decades of experience underwriting healthcare liability insurance. Our Private Enterprise team is comprised of industry professionals with in-depth specialty lines insurance expertise. We have also invested heavily in claim support to provide highly proactive services in the event of a claim. Our claim and underwriting professionals work on your behalf as a team — a business model that provides you with optimal value and support. Most of our claim and underwriting managers are former attorneys with many years of legal experience — offering straight answers in a seemingly complex world.

For more information, contact your insurance agent or go to [www.beazley.com/pe](http://www.beazley.com/pe).

Beazley plc (BEZ.L), is the parent company of global, specialist insurance businesses with operations in the UK, US, France, Germany, Ireland, Singapore, Hong Kong and Australia. Beazley's underwriters in the United States focus on writing a range of specialist insurance products. In the admitted market, coverage is provided by Beazley Insurance Company, Inc., an A.M. Best A rated carrier licensed in all 50 states. Beazley is a market leader in many of its chosen lines, which include professional indemnity, property, marine, reinsurance, accident and life, and political risks and contingency.



beazley

# Private Enterprise/Small Business Miscellaneous Medical Professional & General Liability Appetite List

## Classes generally considered

Alcohol & drug rehabilitation service  
Art, music, dance, pet, and recreation therapist  
Arthritis foundation and organizations  
Athletic training services  
Audiologist  
Case management service  
Companion care services  
Diagnostic imaging  
• CAT scan imaging services  
• DEXA bone imaging services  
• Fluoroscopy scan services  
• Mammography imaging services  
• Molecular imaging services  
• MRI services  
• PET scan imaging  
• Ultrasound services  
• X-Ray imaging services  
Dietician/nutritionist services

Druggist liability  
Emergency medical training services  
Group homes for mental retardation/developmental disabilities  
Halfway houses  
Health & fitness centers  
Hearing aid fitting services  
Home healthcare  
Immunization services  
Lactation consulting  
MASH clinics and mobile units  
Massage therapy services  
Medical clinics  
• Cryotherapy clinic services  
• Health and wellness clinics  
• Mental healthcare clinics  
• Minute clinics  
• Occupational therapy clinics  
• Physical therapy clinics

- Sexual health clinics
- Sleep disorder clinics
- Speech therapy clinics
- Stem cell banking services
- Student clinics
- Rehabilitation clinics
- Tissue banks
- Urgent care clinics
- Walk in clinics

Medical consulting services  
Mental health counseling  
Non-skilled home care services  
Nuclear medicine  
Occupational therapy services  
Optical goods stores  
Optometry services  
Paramedic services  
Pastoral counseling services  
Pedorthist

Personal training services  
Pharmacist  
Pharmacy services  
Prosthetic rehabilitation services  
Psychologists  
Rehabilitation counseling  
Rescue training services  
Skilled home care services  
Sober living facilities  
Social services agencies  
Special events emergency medical technician  
Substance abuse counseling  
Supervised visitation services  
Tanning services  
Wellness clinic visits

## Classes generally not considered

Abortion clinics  
Assisted living facilities  
CRNA (stand-alone)

Child daycare  
Correctional care  
Doctors  
Hospitals  
Locum tenens – primary

Long term care  
Managed care E&O (stand-alone)  
Medical marijuana  
Medi spa  
Pharmacy benefits manager

Retirement communities  
Risks involving children  
Skilled nursing facilities

(Information current as of June 2016)




The descriptions contained in this communication are for preliminary informational purposes only and coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers underwritten by Beazley syndicates at Lloyd's. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497). CBSL213\_US\_5/16

# Healthcare

CapSpecialty's goal is to be "the preferred specialty insurance company for small and mid-sized businesses in the United States" for Miscellaneous Medical facilities. We will meet this goal by delivering an ease of doing business through an experienced underwriting team and industry-leading service. We work with the best group of limited healthcare-focused wholesalers and truly create a "Community of Insurance Specialists" for Miscellaneous Medical facilities.

## TARGETED CLASSES

- Surgery Centers
- Imaging Centers
- Home Health
- Hospice
- Labs
- Staffing
- Pharmacies
- Blood Banks
- Clinics
- FTCA
- Medical Spas
- Urgent Care
- Clinical Research

## POLICY HIGHLIGHTS

- Claims-Made or Occurrence on all Coverage Parts
- Deductible or Retention Options From First Dollar to Large SIR's
- Blanket Additional Insureds
- Consent to Settle with the Insured
- Broad Definition of Who is an Insured
- No Minimum Earned
- Up to \$11M in Capacity
- Modular Policy Approach to Let You Choose the Coverage's Your Customers Need
- Minimum Premiums as Low as \$2K
- HIPPA, Defense for Agency Proceedings, Media and Evacuation Coverages Available
- Physician's Flexibility on Shared or Separate Limit
- ERP Options Stated Clearly and Unlimited Offered

# MEDICAL FACILITIES



The need for more diverse specialized medical facilities is on the rise. From home healthcare agencies to teaching hospitals and assisted living facilities, medical facilities continue to grow and evolve. Westchester understands the evolving risks of the ever expanding array of healthcare facilities. We specialize in providing customized liability insurance products and services designed to address a wide variety of exposures.

## Limits and Coverage

### Primary Coverage

- Limits available: Up to \$1 million each claim; \$3 million aggregate
- Claims-made professional liability
- Occurrence or claims-made general liability
- Deductible and retention options of varying size available
- Ability to offer admitted coverage in most states for Allied classes of business

### Excess or Umbrella Coverage

- Higher limits available upon request\*
- (\*Not available on all accounts. Limits available are based upon underwriting and account characteristics.)

PREFERRED CLASSES AND INDUSTRIES	
<b>Miscellaneous Classes</b>	
<ul style="list-style-type: none"> <li>• Home Health Care Agencies</li> <li>• Hospice Facilities</li> <li>• Staffing/Nurse Registries</li> <li>• Ambulatory Surgery Centers</li> <li>• Laboratories</li> <li>• Imaging Facilities</li> <li>• Dialysis Centers</li> <li>• Physical, Occupational or Speech Therapy Centers</li> <li>• Student Health Centers/Employee Health Centers</li> <li>• Lithotripsy Centers</li> <li>• Telemedicine</li> </ul>	<ul style="list-style-type: none"> <li>• Community or County Health Centers/Health Departments</li> <li>• Clinics</li> <li>• Cancer Treatment Centers</li> <li>• Urgent Care Centers</li> <li>• Medical Schools</li> <li>• Pharmacies</li> <li>• Blood, Tissue or Organ Banks</li> <li>• Non-Emergency Medical Transportation Operations</li> <li>• Adult Day Centers</li> <li>• Sleep Centers</li> <li>• Optical Establishments</li> </ul>
<b>Long-Term Care Classes</b>	
<ul style="list-style-type: none"> <li>• Nursing Homes</li> <li>• Skilled Care Nursing Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Assisted Living Facilities</li> <li>• Independent Living Facilities</li> </ul>
<b>Allied Health Classes</b>	
Premium equal to or less than \$25,000	
<ul style="list-style-type: none"> <li>• Home Health</li> <li>• Hospice</li> </ul>	<ul style="list-style-type: none"> <li>• Nurse Registry</li> <li>• Staffing</li> </ul>

## Broad Specialized Coverages

- Blanket Additional Insured(s) Lessors/Owners of Premise or Equipment and Additional insured(s) Written Contract (General Liability Only)
- Confidential Information Endorsement – HIPAA
- Disciplinary Proceedings Defense Coverage
- Employee Benefits Liability
- Hired and Non-owned Auto
- Evacuation Expense
- Abuse and Molestation Coverage available
- Healthcare Facilities Privacy and Network Security Liability
- Media Event Coverage
- Patient Property Damage Coverage Endorsement
- Financial loss extension
- \*Healthcare professional services definition amended to include non-traditional, miscellaneous E&O coverage

*\*The above listed coverage endorsements are not available on all accounts. Availability is based upon account characteristics and underwriting review.*

Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [new.chubb.com](http://new.chubb.com). All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.

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**Westchester**  
A Chubb Company



## Miscellaneous Medical Facilities

IronHealth offers Miscellaneous Medical Facilities (MMF) Professional Liability Insurance solutions for a broad range of medical facilities

- Separate limits for PL, GL, EBL and Hired/Non-Owned Auto (Occurrence PL available for certain classes)
- Flexible primary limits
- Coverage available for:
  - HIPAA Violations
  - Evacuation Expense Reimbursement
  - Public Relations Event Reimbursement
  - Patient Loss of Property
- Defense outside limit
- Indemnity-only deductible; first dollar defense coverage
- Affirmative coverage for punitive damages and physical/sexual abuse
- Affirmative coverage for medical directors performing direct patient care
- Blanket Additional Insured wording
- Follow form excess with limits to \$10M
- Toll free risk consulting number available to Insureds

Our broad appetite includes the classes of business below. However we are not limited to these classes. The flexibility in our underwriting approach encourages innovation and enables us to tailor coverage solutions for the complex risks emerging in the post Affordable Care Act healthcare delivery industry. We will entertain risks that require out-of-the-box thinking.

### Adult Facilities.....

- Adult Day Care
- Adult Group Home

### Ambulances.....

- Ambulance - Emergent
- Ambulance - Non-Emergent
- Air Transport

### Cardiac Catheterization Labs.....

- Cardiac Catheterization Labs - Diagnostic
- Cardiac Catheterization Labs - Intervention

### Home Health Center.....

- Home Health Center - Durable Medical Equipment
- Home Health Center - Intravenous Therapy
- Home Health Center - Personal
- Home Health Center - Rehabilitation
- Home Health Center - Respiratory
- Home Health Center - Skilled
- Home Health Center - All Other
- Hospice Care - Out Patient Only

## Imaging.....

- Imaging - CT Scans
- Imaging - MRI Facilities
- Imaging - Non-Invasive Radiology Services
- Imaging - PET Scans
- Imaging - Therapeutic (Cobalt, X-Ray, Terahertz)
- Imaging - X-Ray (Diagnostic)

## Laboratory.....

- Laboratory - All Other
- Laboratory - Dental
- Laboratory - Medical/Pathology/X-Ray
- Laboratory - Ocular
- Laboratory - Pharmaceutical
- Laboratory - Quality Control/Reference
- Laboratory - Routine Clinical Pathology

## Organ Bank.....

- Organ Bank - Direct Processing
- Organ Bank - No Direct Processing

## Pharmacies.....

- Pharmacies - Contract
- Pharmacies - Infusion (No Administration)
- Pharmacies - Infusion and Delivery
- Pharmacies - Retail

## Rehabilitation.....

- Rehabilitation - All Other (Speech, • Art, Clay, etc.)
- Rehabilitation - Cardiac
- Rehabilitation - Physical/Occupational

## Surgicenter.....

- Cardiology
- Colon and Rectal
- Endoscopy/Colonoscopy
- Dentist engaged in oral surgery
- Dermatology
- Endocrinology
- Gastroenterology
- General Surgery
- Gynecology
- Hand Surgery
- Head and Neck Surgery
- Neoplastic Surgery
- Neurology
- Ophthalmology Surgery
- Orthopedics, excluding back
- Ear, Nose and Throat
- Pain Management
- Plastic Surgery
- Podiatrists
- Urology
- Vascular

## Trauma Rehabilitation.....

- Trauma Rehabilitation - Skilled Medical
- Trauma Rehabilitation - Therapy

## Other.....

- Blood/Plasma Bank
- Cancer Treatment Centers
- Crisis Stabilization Center
- Development Disability Rehabilitation
- Dialysis Center
- Emergicenter
- Gammaknife
- Health Department - Incl. Community Health Centers
- Hospice
- Lithotripsy Centers
- Med'l Registry/Staffing/Med'l Employee Contract
- Mental/Behavioral Health
- Optical Establishment
- PACE Programs
- Schools - Healthcare Providers Excl. Physicians
- Sleep Center
- Student Health Center
- Substance Abuse
- Telemedicine
- Urgicenter
- Weight Loss Control



IronHealth®

Long Term Care Professional Liability Coverage

*Access Experience. Get Results.*



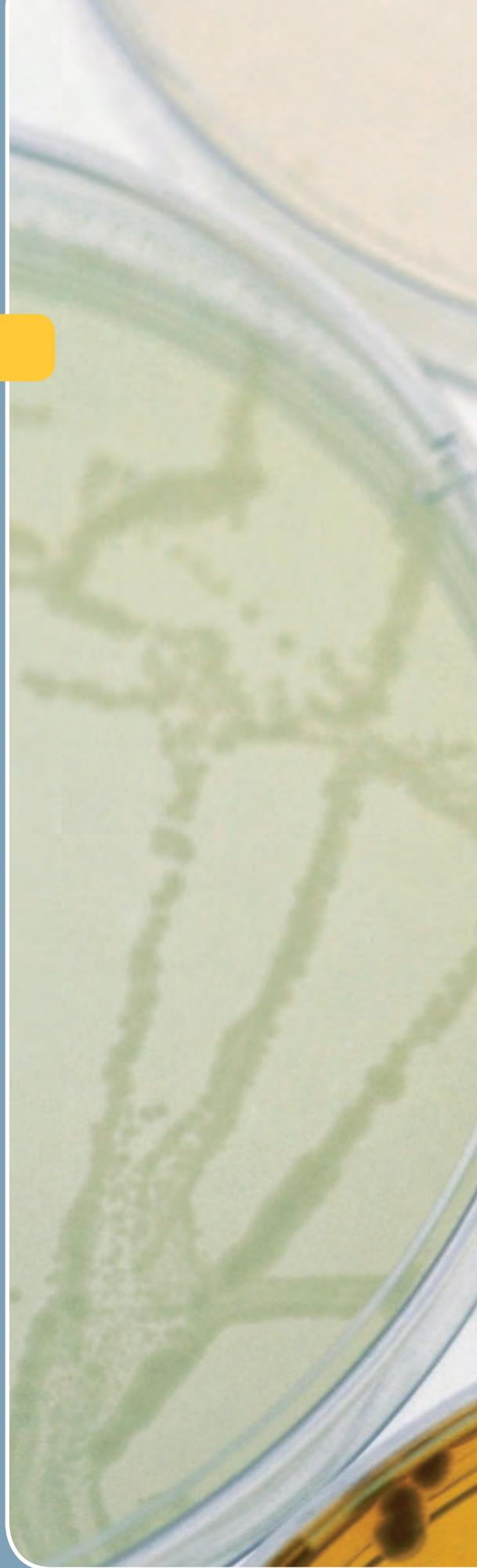
**IRONSHORE**  
*your safe harbour®*

## Tailored solutions. Exceptional security.

IronHealth® combines industry-leading underwriting capabilities with progressive solutions for the unique liability issues within professional Long Term Care. We plan for an environment of uncertain, complex liability exposures and, as a result, are able to offer comprehensive coverages with increased customization and greater stability. Our flexible, yet disciplined approach informs our ability to respond to opportunities – even those in historically difficult venues – and to be at the vanguard of improved security for insureds.

### Thoughtful Solutions to the Unthinkable

For Long Term Care facilities these are some of the most challenging of times. Resources are tight, regulations are continually changing and increasing, competition is rising, and the public's perception of the Long Term Care industry remains mixed. The "graying" of the population continues, taxing an already strained system. IronHealth knows well the factors contributing to the Long Term Care risk profile. Still, every risk has its unique conditions. To that end, we bring a wider view and strong problem-solving skills to the relationship and develop targeted solutions.



# Underwriting Capabilities

## Primary Coverage

- Claims made and Occurrence forms available
- Separate limits for:
  - Professional Liability (\$1 million / \$3 million)
  - General Liability (\$1 million / \$3 million)
  - Employee Benefits Liability (\$1 million / \$3 million)
  - Public Relations (\$100,000)
  - Evacuation (\$100,000)
  - Resident Loss of Property (\$5,000 / \$25,000)
  - Disinfection Event Expense (\$25,000)
- Coverage for the Medical Director whether he/she is an employee for direct resident care
- No minimum earned premium
- 60 days to report claim following policy expiration

## Excess Coverage

- Follow-form and umbrella coverage with limits of up to \$10 million
- Stand-alone excess over other carriers

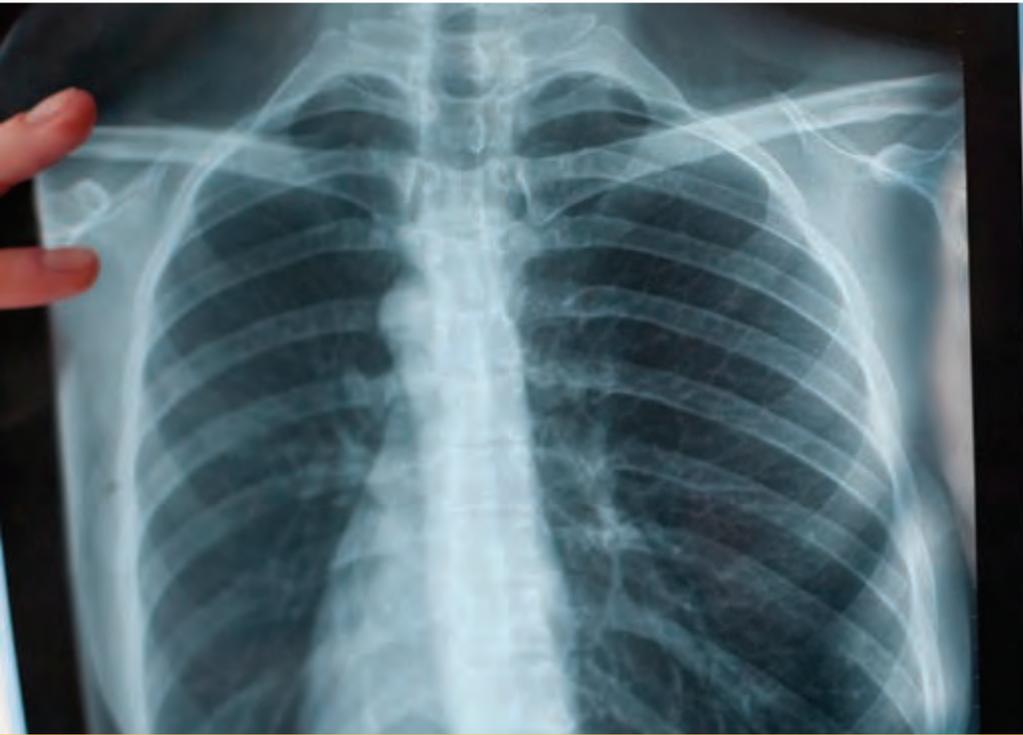
## Underwriting Appetite

Not-for-profit and for-profit long-term care entities including independent, assisted and skilled nursing facilities.

## Risk Management

Each account will be allocated a budget for risk management services provided by Pendulum. IronHealth's unique approach offers insureds and their brokers unparalleled involvement in the selection of risk management services, which range from access to highly skilled consultants who can help with policies and procedures or survey responses to software tools that can track incidents or risk indicators. IronHealth is determined to provide our policyholders with risk management services that they know they need, not ones that the insurer thinks they need.





Ironshore provides broker-sourced specialty property and casualty coverages for risks located throughout the world. Select specialty coverages are underwritten at Lloyd's through Ironshore's Pembroke Syndicate 4000. The Ironshore group of insurance companies is rated A u (Excellent) by A.M. Best with a Financial Size Category of Class XIV. Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best, AA- (Very Strong) from Fitch and A+ (Strong) from Standard & Poor's. For more information, please visit [www.ironshore.com](http://www.ironshore.com).

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## GROWING OPPORTUNITY

2014-2024



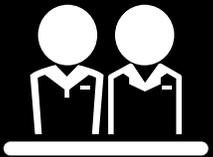
**19%**  
expected growth<sup>1</sup>

10 years



**2.3 million**  
new jobs<sup>1</sup>

Allied Healthcare



**60%**  
of US healthcare  
workforce<sup>2</sup>

# ALLIED HEALTHCARE

We started writing Professional Liability for US based allied healthcare businesses in 2006. Ten years later, we are innovative Allied Healthcare risk specialists, offering coverage across ALL allied healthcare classes of business. We're prepared to evolve as the industry continues to grow and change.



# Clear, comprehensive, and cutting-edge products

In the constantly evolving field of healthcare, we provide coverage that's fit for purpose and designed in a clear, easily understood manner. Industry-specific forms are tailored to clients' business needs in key industries such as pharmacy, medical transportation, day spas and salons, and home healthcare.

## Our broad standard coverage offering includes:

- ✓ \$10M capacity on primary or excess basis
- ✓ Claims-made and reported trigger with 60 day automatic reporting allowance; occurrence trigger also available
- ✓ Reported incident trigger of coverage, in lieu of claim/demand trigger
- ✓ Sexual abuse and misconduct sublimit
- ✓ HIPAA liability sublimit
- ✓ Defense of licensing proceedings and subpoena assistance limits
- ✓ Physician medical directors, students, volunteers, and independent contractors included as insureds
- ✓ Ability to include physicians for direct patient care on certain classes
- ✓ Punitive damages specifically included within the definition of 'damages', as permitted by law, up to full limits
- ✓ Bilateral extended reporting period 12/24/26 months for 75%/150%/225%
- ✓ Included by endorsement for most risks:
  - Defense costs outside of the limits and first dollar defense
  - Sublimit for Network Security (non-HIPAA breach)
  - Crisis management sublimit
- ✓ Lloyd's of London Surplus Lines paper carrying an A.M. Best rating of A (Excellent)\*

## Additional coverage parts available for healthcare risks

General Liability	Cyber and Data Risks	Crime	Technology E&O	Business Personal Property
<ul style="list-style-type: none"><li>— Separate limit tower</li><li>— Occurrence or claims made and reported trigger</li><li>— Employee benefits liability option</li><li>— Hired and non-owned auto liability option</li></ul>	<ul style="list-style-type: none"><li>— First-party costs and third-party claims, including fines and penalties</li><li>— Shared or stand-alone limits</li><li>— 24/7 access to a law firm and team of breach response service providers</li></ul>	<ul style="list-style-type: none"><li>— Separate limits</li><li>— Employee theft, including theft of clients' property</li><li>— Loss discovered coverage</li><li>— Broad definition of employee</li></ul>	<ul style="list-style-type: none"><li>— Separate limit tower</li><li>— Software copyright sublimit</li><li>— Contractually agreed fees covered</li></ul>	<ul style="list-style-type: none"><li>— Available for select classes of business</li><li>— Up to \$100K limit per location</li><li>— Offered in all states</li></ul>

# Industry leading service

Hiscox has exceptional, responsive service with same day turn around on most quotes and binds. We are exclusively dedicated to the Wholesale only marketplace, providing evolving risk management tools and coverage solutions for small and large risks.

## CLAIM SCENARIOS

### PROFESSIONAL LIABILITY



#### Medical testing lab

Test results for two patients are swapped due to human error prior to communication to their physicians. The technician and the lab are named in a lawsuit after a delayed diagnosis of one of the patients led to a delay of treatment and emotional and physical harm.



#### Chiropractic clinic

A patient receives an adjustment and feels dizzy afterwards, but is sent home. After following-up, the chiropractor learns the patient later had a stroke as a result of a forceful neck adjustment



#### Medical spa

A patient had a reaction to a numbing cream provided by a medical spa that was to be used prior to laser hair removal treatment. The patient allegedly was not provided proper instruction as to the use of the cream and overdosed on the solution, resulting in the patient's death.

### GENERAL LIABILITY



#### Assisted living facility

The niece of an assisted living facility resident chokes on a bone found in the chicken salad prepared by the facility. She requires resuscitation and suffers emotional and mental distress.



### TECHNOLOGY E&O

#### Wellness coaching

A company develops an application that provides wellness coaching to patients with diabetes but the software code has an error which advises many patients to eat a particular food that causes their sugar to skyrocket, causing illness and hospitalization.

### CRIME



#### Outpatient counseling

The billing manager of an outpatient counseling practice is found forging and altering outgoing checks to an account they set up to collect money for their own personal benefit.

### PRIVACY



#### Pharmacy

A DVD containing personal information was mailed but never made it to its destination. The personal information was of pharmacy patients, including their names and in some instances Social Security numbers, healthcare and driver's license numbers, as well as prescription information. As a result, the pharmacy notified 11,440 patients in seven states by mail. In addition to notifying those patients, state and federal officials also had to be informed of the breach.

# Broad appetite

Allied Healthcare includes all the licensed, certified, and specialist trained professionals that support and supplement the provision of healthcare and wellbeing services. We have a broad appetite servicing ALLied Healthcare professionals and businesses, including:



## Outpatient

- Clinics
- Home healthcare agencies
- Medical imaging
- Medical testing labs
- Pharmacies
- Physical therapy
- Speech therapy



## Social services

- Adoption/foster care agencies
- Community support
- Group homes
- Homeless shelters



## Inpatient

- Behavioral/Psychiatric care
- Group homes
- Residential drug treatment



## Anti-aging and holistic

- Acupuncture
- Chiropractic
- Day spas
- Hormone therapy
- Medical spas
- Weight management



## Senior services

- Adult day care
- Assisted living
- Independent living
- Medical transportation

## Considered elsewhere in Hiscox – London Market and Bermuda

- Hospital liability/standalone emergency rooms
- Medical doctors, physicians groups, medical students
- Nursing homes



This broker communication is for informational purposes only. The coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. This information may not be used to modify any policy that might be issued. Coverage is made available through a Hiscox syndicate at Lloyd's of London, and available on a surplus lines basis through licensed surplus lines brokers. The publication and delivery of this information is not intended to be a solicitation by Lloyd's for the purchase of insurance on any US risk. \*A.M. Best rating as of September 20, 2015.

1<http://www.bls.gov/ooh/healthcare/home.htm>

2[https://en.wikipedia.org/wiki/Allied\\_health\\_professions](https://en.wikipedia.org/wiki/Allied_health_professions)



**NAS' Allied Medical Malpractice** insurance offers some of the broadest coverage in the market. Limits for Professional and General Liability are available up to \$5 Million, as either primary or follow form excess.

Unique features of the facility include our e-MD® and MEDEFENSE® Plus endorsements. e-MD® provides cyber liability coverage for patient notification and credit monitoring costs, network security and privacy liability, data recovery costs and media liability.

MEDEFENSE® Plus provides insureds with essential defense cost and fines and penalties coverage billing errors and HIPAA, EMTALA, or STARK violations.

Sexual Misconduct coverage is also available by endorsement.

## Product Highlights

- ▲ **Stand-alone Professional**  
\$6,000,000 each claim/\$6,000,000 aggregate
- ▲ **Combo – Professional and GL**  
\$6,000,000 Professional Liability Limit  
\$6,000,000 GL Limit  
\$6,000,000 Products/Completed Operations Limit  
\$6,000,000 Personal and Advertising injury Limit  
\$5,000 Medical Payments Limit  
\$50,000 Fire Damage Limit  
\$8,000,000 aggregate all coverages
- ▲ **Follow form Excess Liability – GL and Professional**  
\$5,000,000 each claim  
\$5,000,000 aggregate
- ▲ **Minimum Premium: \$1,500**
- ▲ **Minimum Deductible: \$0**
- ▲ **Prior Acts coverage is available**
- ▲ **Incident reporting**
- ▲ **Punitive Damages are covered, where insurable by law**
- ▲ **Sexual Misconduct/Molestation coverage available by endorsement**
- ▲ **Separate defense costs limit is available by endorsement**
- ▲ **Up to \$250,000 sub-limit for MEDEFENSE® Plus (includes HIPAA violations)**
- ▲ **Hired and Non-Owned Auto sub-limit is available**
- ▲ **Up to \$1M sub-limit for e-MD® Cyber Liability**
- ▲ **Reputational Harm and Evacuation Expense are available by endorsement**
- ▲ **Disciplinary Proceedings coverage available by endorsement**

## Eligible Classes:

- Home Health Agencies
- Medical Spas
- Nurse Registries/Medical Staffing
- Physical Therapy Clinics
- Drug and Alcohol Rehab
- Certified Nurse Anesthetists
- Dental Clinics
- Diagnostic Imaging and X-Ray Clinics
- Dialysis Centers
- Drug Testing Labs
- Health and Fitness Centers
- Medical Clinics
- Medical Testings Labs
- Mental Health Clinics
- Opticians and Optometrists
- Pharmacists
- Psychiatric Hospitals
- Surgi-Centers

## Ineligible Classes:

- ▲ Emergency rooms
- ▲ Emergency air transportation
- ▲ Emergency ground ambulance services

## Ineligible Territories:

- ▲ Alaska

