

Ambulatory Surgicenters

General Star Management Company is pleased to offer specific programs for Ambulatory Surgicenters. The program recognizes the risk variances between single and multi-specialty centers. Coverage can be written through designated surplus lines brokers in the Miscellaneous Healthcare Facilities unit in all states, the District of Columbia, and in Puerto Rico by **General Star Indemnity Company**, and in Connecticut by **General Star National Insurance Company**. Both companies are rated **A++** by A.M. Best and **AA+** by Standard and Poor's.

Eligible Exposures

Outpatient Ambulatory Surgicenters operating under the direction of a Medical Director.

Single Specialty

- > Endoscopy / Digestive Health
- > Eye / Lasik / Refractive
- > Gamma Knife
- > Pain Management
- > Urology

Multi-Specialty

- > General Surgery
- > Gynecology
- > ENT and Plastics
- > Orthopedics
- > Podiatry

Ineligible Exposures

- > Surgicenters without a Medical Director

Coverage Terms Offered

- > Professional Liability on a claims-made basis
 - Coverage is automatic for non-physician employees
 - Coverage is automatic for Medical Directors' administrative duties
 - Coverage is available for physicians engaged in clinical patient care services on a shared limits basis
- > General Liability may be included on a claims-made or an occurrence basis
- > Incident claim trigger
- > Separate aggregate limits are provided for Professional Liability and General Liability



- > Options for defense costs inside and outside the limits of liability
- > Extended reporting period available
- > First dollar (zero deductible) or deductible options are offered

Limits Available

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > Standalone first layer excess coverage is also available when written over a carrier with an A.M. Best rating of "B" or higher
- > In states where a risk is subject to applicable patient compensation funds, lower limits will be offered up to the PCF limit levels

Documentation Required for a Submission

- > Preliminary Premium Indications may be provided based upon receipt of an acceptable competitor application
- > Firm quotations can be provided based upon receipt of all appropriate underwriting documentation
- > Quotes are valid for a maximum of 30 days
- > All submissions should include the following (where applicable):
 - Breakdown of annual procedures by specialty
 - Currently valued loss runs for the past five years
 - Copy of a current policy declarations page
 - Current income statement or pro-forma
 - Copy of applicant's Table of Contents page from their Quality Assurance/Risk Management Manual
 - Copy of medical staff by-laws
 - Copy of facility license

How to Contact General Star

To submit an account, please fax to 1 866 464 3678 or e-mail to gsubmit@generalstar.com.

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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.