

Miscellaneous Healthcare Facilities

General Star Management Company is pleased to offer a Miscellaneous Healthcare Facilities Professional Liability Program. Coverage will be written through designated surplus lines brokers in all states and the District of Columbia 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 & Poor's.

Wholesale brokers must be designated by General Star's Medical Professional Department to submit qualifying business for this program.

Eligible Exposures

- > Surgery centers
- > Birthing centers
- > Sleep centers
- > Dialysis centers
- > Medical spas
- > Cardiac rehab centers
- > Walk-in clinics
- > Trauma rehab centers
- > Urgent care centers
- > Abortion clinics (PL cover only)
- > Medical laboratories

Ineligible Exposures

- > Hospitals
- > Nursing homes or other long-term care facilities
- > Directors & Officers liability
- > Managed care E&O

Minimum Premiums

- > \$7,500—\$10,000 depending on class of business
- > \$5,000—Medical Spas

Coverage Terms

- > Professional Liability on a claims-made basis; General Liability may be included on a claims-made or occurrence basis
- > Claim "incident trigger" or "written demand" options are available
- > Options available for defense costs within or outside of policy limits
- > Extended reporting coverage options available
- > No flat cancellation and 25% minimum earned premium apply
- > Prior acts coverage available
- > Physician coverages may be included on a shared or separate limits basis with entity





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
- > First dollar (zero deductible) or deductible options are offered

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
- > In order to provide accurate premium indications, all submissions should include the following (where applicable):
 - Breakdown of annual procedures by specialty / type
 - Currently valued loss runs for the past five years
 - Copy of the current policy declarations page
 - Current income statement or pro-forma
 - Copy of applicant's Risk Management / Quality Assurance Manual

How to Contact General Star

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

Chicago

- **Mary Hogan—Manager**
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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.