

## 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 **AAA** by Standard & Poor's.

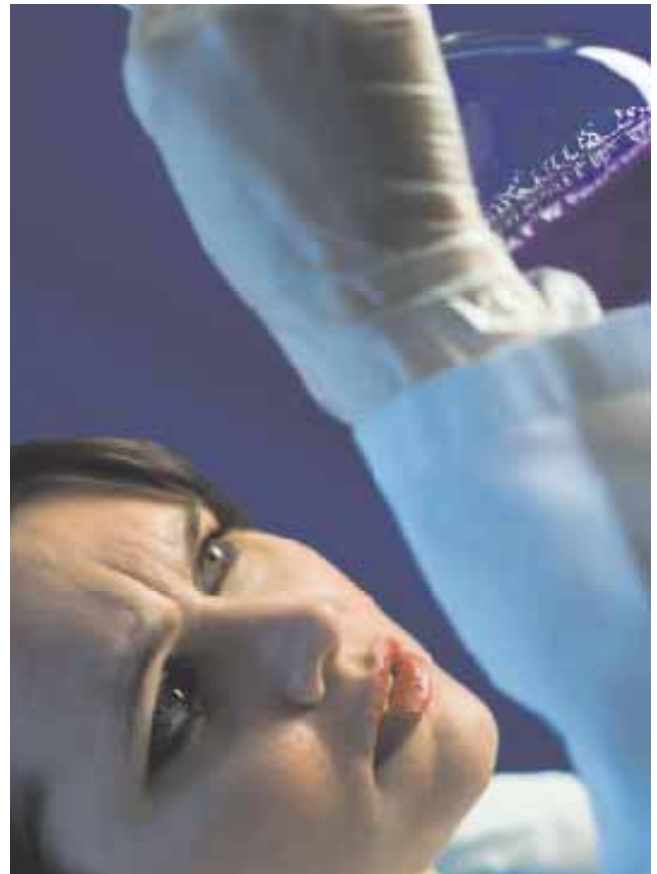
Wholesale brokers must be designated by General Star's Professional or Casualty Department to submit qualifying business for this program.

### 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

- > Ambulance services, ground or air
- > Hospitals
- > Home healthcare operations
- > Nursing homes or other long-term care facilities
- > Blood, organ and tissue banks
- > Directors & Officers liability
- > Outpatient facilities
- > Managed care E&O
- > MRI / X-Ray / Imaging facilities
- > Physical rehab centers
- > Cancer treatment centers
- > Pathology labs
- > College health centers



### What Coverage Terms May Be Offered?

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

### What Limits Are Available?

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > 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) available

### How do I obtain an indication / quote and what documentation is 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

- > All submissions must be faxed to 1 866 464 3678 or emailed to [gsubmit@generalstar.com](mailto:gsubmit@generalstar.com). Adhering to this procedure will enable us to clear your submission promptly and avoid processing delays
- > Cleared submissions receive an Application ID# which will be confirmed to you via email, along with the name of the underwriter assigned to review the submission
- > Please reference the Application ID# on all correspondence
- > For a complete list of eligible classes or general information about any of our Medical Professional Liability product offerings, please contact an underwriter listed below:

#### Chicago

- **Mary Hogan—Manager**  
312 526 7556 or [mary.hogan@generalstar.com](mailto:mary.hogan@generalstar.com)
- **Aaron Sternstein**  
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- **La’Kisha Stallworth**  
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- **Nancy Huddlestone**  
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- **Wayne Miller**  
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#### Los Angeles

- **Kristy Snowberger**  
213 236 1755 or [christine.snowberger@generalstar.com](mailto:christine.snowberger@generalstar.com)

#### New York

- **Brian Lewis**  
212 859 3960 or [brian.lewis@generalstar.com](mailto:brian.lewis@generalstar.com)

### General Star Management Company

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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 AAA 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.*