

Walk-In and Urgent Care Centers

General Star Management Company is pleased to offer coverage targeting stand-alone Walk-In Clinics, Extended Hours Urgent Care Centers, on-site / in store Mini-Clinics and similar facilities. Coverage will be written on a non-admitted basis 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 **AAA** by Standard and Poor's.

Eligible Exposures

Walk-In Clinics, Urgent Care Centers and similar facilities providing a defined menu of medical services.

Ineligible Exposures

- > Facilities without a Medical Director
- > Entities with 24-hour in-patient bed facilities

What Coverage Terms May Be Offered?

- > Professional Liability on a claims-made basis
 - Coverage is automatic for most 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 sensitive 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
- > Indemnity-only deductible available (requires \$10,000 minimum deductible)

Minimum Premium / Deductibles

- > Minimum premium of \$7,500
- > First dollar (zero deductible) coverage is available



What Limits Are Available?

- > \$1,000,000 / \$3,000,000 up to \$6,000,000 / \$8,000,000
- > In states where a risk is subject to applicable patient compensation funds, lower limits will be offered up to the PCF limit levels
- > Excess Only Coverage available (over A.M. Best B or higher rated carrier)

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 a current policy declarations page
- > Current income statement or pro-forma
- > Copy of applicant's Risk Management / Quality Assurance Manual

Requirements For Submission

Adhering to the above procedure will enable us to clear your submission promptly and avoid processing delays

- > Cleared submissions receive an Application ID# that 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

How to Contact General Star

- > All submissions must be faxed to 1 866 464 3678 or e-mailed to gsubmit@generalstar.com
- > 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

– Aaron Sternstein

312 267 8541 or aaron.sternstein@generalstar.com

– La’Kisha Stallworth

312 267 8606 or lakisha.stallworth@generalstar.com

– Nancy Huddlestun

312 267 8594 or nancy.huddlestun@generalstar.com

– Wayne Miller

312 267 8545 or wayne.miller@generalstar.com

Los Angeles

– Kristy Snowberger

213 236 1755 or christine.snowberger@generalstar.com

New York

– Brian Lewis

212 859 3960 or brian.lewis@generalstar.com

General Star Management Company

Financial Centre, 695 East Main Street, Stamford, Connecticut 06904 | 1 North Wacker Drive, Suite 1700, Chicago, Illinois 60606
 550 South Hope Street, Suite 700, Los Angeles, CA 90071 | 199 Water Street, 14th Floor, New York, NY 10038
www.generalstar.com

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.