# **GenStar** Medical Professional Brokerage

# Providers

### SELECT PROGRAM

- > Targets providers with past large losses, board issues or substance abuse issues who do not qualify for the standard market
- > Claims made, incident sensitive form
- > Defense outside limits available
- > Flexible deductible options
- > Death, disability, retirement ERP (free tail!)
- > Consent with hammer
- > Part time credits available

### SPECIAL RISK PROGRAM

- > Targets providers with large open claims, board and/or substance abuse issues who cannot procure coverage in the standard markets
- > Claims made, written demand form
- > No consent privileges
- Defense costs provided within limit of liability in most states
- Twelve month extended reporting period available
- Our Special Risk Plus program is available at underwriter's discretion

### PREMIER PROGRAM

- > Targets top tier, standard market providers
- > Claims made, incident sensitive form
- > Non admitted paper with admitted type of coverages
- > First dollar coverage
- > Full consent to settle (no hammer)
- > Unlimited ERP available
- Trial expense reimbursement, Medicare billing errors and omissions, medical board investigation defense, data privacy coverage

### TRENDING

- > Certified Nurse Midwives (CNM)
- > Certified Registered Nurse Anesthetists (CRNA)
- > Ketamine Clinics
- > Medical Directors

## Miscellaneous Healthcare

#### MISCELLANEOUS HEALTHCARE PROGRAM

- > Targets an extensive variety of non-residential allied healthcare facilities:
  - Addiction medicine
  - Ambulances, air & ground services
  - Birth centers
  - Community clinics
  - Drug / alcohol abuse
  - FTCA clinics
  - Ground and air ambulance services
  - Home health
  - Imaging facilities
  - Non emergency medical transport
  - Pain management
  - Pregnancy & family planning clinics
  - Surgery centers
  - Telemedicine
  - Urgent care centers
- Professional is written on a claims made basis; General Liability on a claims made or occurrence basis
- > Limits up to \$5,000,000 available
- Medical director and vicarious liability for employed/contracted physicians is automatically covered
- > Physician direct patient care liability can be covered on a separate or shared limits basis
- > Data privacy coverage available
- > Healthcare Choice endorsement available
- > No or low deductible
- > Separate limit for defense
- > Sexual abuse and molestation limits up to \$1,000,000 available
- > Podiatrists
- > Non-Standard Dentists
- > Certified Registered Nurse Anesthetists (CRNAs)
- > Telemedicine

Premium Installments available for most products.



# | MOVING FORWARD

General Star Indemnity Company

is rated A++ by A.M. Best and AA+ by Standard & Poor's.

A Member of the Berkshire Hathaway Family of Companies

# **GenStar**<sup>\*</sup> Medical Professional Brokerage

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General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico and the Virgin Islands. It has the status as an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star companies by licensed producers and, for risks that qualify, by licensed surplus lines brokers.