

Outpatient Medical Clinics

The Medical Professional Unit offers coverage for clinics that provide healthcare services on an outpatient basis. Coverage is written on a non-admitted basis through designated surplus lines brokers.

Eligible Exposures

- > Walk-in clinics
- > Urgent care centers
- > Community health clinics
- > College infirmaries
- > Family planning clinics
- > In-store clinics
- > Public health departments
- > Mental health counseling
- > Substance Abuse
- > FTCA clinics

Coverage 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 or individual 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 or outside the indemnity limit
- > Abuse and molestation at full limits
- > Extended reporting period available
- > First dollar (zero deductible) or deductible options are offered



- > Stand alone first layer excess coverage is also available when written over a carrier with an A.M. Best rating of "A-" or higher
- > Up to \$5,000,000 limits

Additional Coverages Via Endorsement

- > Physician direct patient care
- > Data privacy
- > Independent contractor

Ineligible Exposures

- > Facilities without a Medical Director
- > Inpatient / residential facilities

General Star Indemnity Company
is rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



CONTACTS: Email Submissions and Requests for Credentialing, Coverage Verification and Loss Runs to: gsubmit@generalstar.com, please copy your GenStar underwriter.



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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 of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.