

Medical Professional Overview

The Medical Professional Unit offers coverage for a variety of medical malpractice exposures. Coverage is written on a non-admitted basis through designated surplus lines brokers.

PHYSICIANS & SURGEONS PROGRAMS

We have programs for hard to place and non-standard physicians and surgeons who are not acceptable in the admitted market due to various underwriting reasons such as claims history, board actions, substance abuse issues, specific practice characteristics, poor payment histories or multiple-state exposures.

Special Risk

- > For the most difficult cases, written on a very restricted form – written demand, defense inside the limits, no consent, high deductible, limited ERP

Select

- > For physicians and surgeons who may have had such issues in the past and yet are still not acceptable to the admitted markets

Premier

- > For physicians and surgeons with clear loss histories

Eligible Exposures

- > MDs, DOs, Podiatrists (DPMs), Dentists, Certified Nurse Midwives (CNMs), Certified Registered Nurse Anesthetists (CRNAs)

Ineligible Exposures

- > Staffing companies, individual chiropractors and naturopaths, emergency room groups

HEALTHCARE FACILITIES PROGRAMS

Medical malpractice and general liability coverage is available to entities providing direct medical care on an outpatient basis.

Sample of Eligible Exposures

- > Birthing Centers
- > Ambulatory Surgery Centers
- > Abortion Clinics
- > Walk-in/Urgent Care/Community Clinics/FTCA
- > Ambulance Services ground or air, emergency and non-emergency
- > Pain Management Clinics



- > Home Healthcare
- > Blood/Organ/Tissue Banks
- > Dialysis Centers
- > Substance Abuse Clinics/Methadone Clinics
- > Medical Laboratories
- > MRI/X-ray/Imaging Facilities
- > Physical Therapy/Rehab Centers
- > Telemedicine

Ineligible Exposures

- > Hospitals, nursing homes and other residential facilities, social services, Directors and Officers or staffing companies

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

CONTACTS

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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.