



## Medical Professional

### Providers

#### SELECT PROGRAM

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- > 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

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- > 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

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- > 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

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- > Certified nurse midwives (CNM)
- > Certified registered nurse anesthetists (CRNA)
- > Ketamine clinics/vitamin infusion centers
- > Medical directors

### Miscellaneous Healthcare

#### MISCELLANEOUS HEALTHCARE PROGRAM

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- > Targets an extensive variety of non-residential allied healthcare facilities:
  - Addiction medicine
  - Ambulances
  - Birth centers
  - Community clinics
  - Drug/alcohol abuse
  - Family planning clinics
  - FTCA clinics
  - Ground and air ambulance services
  - Home health
  - Imaging facilities
  - Medical spas
  - Pain management
  - 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

- > Non-standard mid-level providers
- > Non-emergency medical transport
- > Podiatrists
- > Telemedicine/call centers

Premium Installments available for most products.



Growing Together

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