

Providers

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

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

TRENDING

- > Telemedicine
- > Certified Registered Nurse Anesthetists (CRNA)
- > Radiology
- > OB/GYN

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
 - 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

- > Correctional
- > Surgicenters
- > Ambulance / Non Emergency Medical Transport
- > Primary Care

Premium Installments available for most products.



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MOVING FORWARD

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