

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

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