

Ambulatory Surgicenters

The Medical Professional Division offers a specific program for Ambulatory Surgicenters. The program recognizes the risk variances between single and multi-specialty centers. Coverage is written on a non-admitted basis through designated surplus lines brokers.

Eligible Exposures

Outpatient Ambulatory Surgicenters operating under the direction of a Medical Director.

Single Specialty

- > Endoscopy / Digestive Health
- > Eye / Lasik / Refractive
- > Gamma Knife
- > Pain Management
- > Urology

Multi-Specialty

- > General Surgery
- > Gynecology
- > ENT and Plastics
- > Orthopedics
- > Podiatry

Ineligible Exposures

- > Surgicenters without a Medical Director

Coverage Features

- > Professional Liability on a claims-made basis:
 - Coverage is automatic for 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 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 available for defense costs within or outside of indemnity limits
- > Extended reporting period available
- > First dollar (zero deductible) or deductible options are offered



Additional Coverage Via Endorsement

- > Data Privacy
- > Independent Contractor
- > Healthcare Choice Endorsement
 - Media expense
 - HIPAA proceeding expense
 - Emergency evacuation expense
 - Patient property damage expense
 - Medicare / Medicaid billing error legal expense
 - State medical board legal expense

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



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Medical Professional Division—Ambulatory Surgicenters

Applications available at
generalstar.com

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.