



ALLIED MEDICAL PROFESSIONAL AND GENERAL LIABILITY COVERAGE

Provides miscellaneous professional and general liability coverage for a wide range of allied and ancillary healthcare professionals and facilities/entities.

Our Capabilities:

- Limits up to \$2,000,000 /\$6,000,000
- Minimum Deductible: \$0
- Minimum Premium: \$2,250

Ineligible Territories:

- Alaska
- Hawaii

Product Highlights:

- Professional Liability and General Liability offered on a Claims-Made basis
- General Liability Occurrence basis available upon request for an additional premium
- Coverage through an "A" Excellent A.M. Best rated carrier
- Dual Towers/Separate PL and GL Aggregate Limits (with the option for a shared PL and GL Aggregate for a credit)
- Employees automatically included in the definition of Insured
- Independent Contractors, Volunteers and Students can be included upon request
- Can include Direct Patient Care coverage for Physicians on Med Spa risks
- Medical Director can be covered for Administrative and Supervisory duties including Chart Sign-Off
- Patient Loading/Unloading coverage available as a sub-limit or up to the full policy limit

Coverage Enhancements Available:

- Sexual Misconduct Coverage up to \$1M / \$3M
- Employee Benefits Liability up to \$1M
- Hired & Non-Owned Auto Liability up to \$1M / \$3M
- HIPAA Sublimit up to \$250,000
- Privacy Sublimit up to \$50,000
- Theft Coverage sub-limit up to \$100,000
- Defense Outside the Limits up to \$1M
- Disciplinary Proceeding Sublimit up to \$25,000
- Legal/Media Event Expense sub-limit up to \$50,000
- First Dollar Defense
- Punitive Damages Coverage available (where insurable)

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Eligible Risks:

- Ancillary, Non-Physician Providers (Individual or Groups)
- Adult Day Care Centers
- Dialysis Services
- Early Intervention Services (for developmentally disabled children)
- Home Health Agencies (medical/skilled and non-medical/unskilled services)
- Imaging and X-Ray Centers
- Medical Arts Schools / Education / Training Services
- Medical Clinics
- Medical Directors
- Medical Labs
- Medical Staffing Agencies
- Medical Testing Laboratories
- Mental Health Counselors
- Non-Emergency Medical Transportation Services
- Nurse Practitioners
- Optical Establishments / Optometry Services
- Outpatient Mental Health and Counseling Services
- Physician Assistants
- Pharmacies (no compounding exposure)
- Physical, Occupational and Speech Therapy Services
- Prosthetic Fitters and Hearing Aid Fitters
- Sleep Disorder Centers and Clinics
- Specimen Collection Services
- Testing Services (e.g. Drug, Alcohol, etc)
- Medical Spas
- Day Spas

Ineligible Risks:

- Youth Foster Care / Adoption Services
- Physicians for Direct Patient Care (other than for med spa services)
- Risks with Correctional Facility Exposure
- Managed Care Organizations
- Whole Body Cryotherapy
- Stand-Alone Massage Parlors

Contact Us:

Carolyn Worster, Founder



[281-615-3918](tel:281-615-3918)



cworster@graysonuw.com

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