# **HEALTHCARE**

# **MISCELLANEOUS MEDICAL FACILITIES**

Allied World understands the unique exposures and coverage needs of the Miscellaneous Medical Facility market and can provide medical malpractice coverage to keep pace with each specialized class in this sector. Our simple application process is tailored to the exposures associated with each facility class.



#### **FEATURES & HIGHLIGHTS**

- Separate limits for both Professional and General Liability available
- General liability coverage includes bodily injury, property damage, productscompleted operations hazard, fire damage and personal or advertising injury
- Separate limit for Sexual Misconduct coverage available
- Supplemental payments include medical payments, disciplinary proceedings coverage and reimbursement for lost earnings
- Affirmative coverage for punitive damages, if insurable (most favorable venue)
- Employment Practices Liability coverage available
- Medical Directors coverage included
- · Coverage for incidents reported
- · Broad definition of Insured
- Cyber Endorsement available
- Specific risk management services (often not provided by other companies) included as part of the policy.

## **STRATEGIC RESPONSE®**

Recognizing that the first 72 hours following a crisis event are the most critical, Allied World provides our healthcare policyholders with access to Strategic Response, a 24/7 crisis hotline. Should a crisis occur, Strategic Response will work with and refer executives to professional public relations resources for advice and guidance in managing the situation and mitigating the damage.

#### **LIMITS**

- Standard primary limits of \$1 million / \$3 million
- Excess or Umbrella up to \$25 million

#### FINANCIAL STRENGTH

It's important to know that your provider will be there whenever needed. Allied World maintains a disciplined business approach with a conservative balance sheet, strong financial ratings, and solid capital base to give clients confidence that we keep our promises.

#### **EXPERIENCED CLAIMS TEAM**

Our claims analysts understand the challenges of working with healthcare facilities. Our team members have extensive medical industry experience handling and defending standard of care claims. We have built an excellent reputation based on a proactive approach and open dialogue with policyholders.

#### PACKAGE PRODUCT AVAILABLE

We also offer a package product that solves for specific exposures and risk purchase appetites, while helping to ensure that gaps are reduced. **Allied World Miscellaneous Medical Suite** SMM combines Medical Malpractice coverage with Privacy Liability and Network Risk coverage, and Management Liability coverage for Directors and Officers, Employment Practices, and Fiduciary exposures.

## **TARGET CLASSES**

Allied World has a robust appetite for many types of Miscellaneous Medical Facilities, including (but not limited to):

- Counseling / Rehabilitation
- Diagnostic / Imaging Centers
- FTCA (Federal Tort Claims Act) Clinics
- Home Care / Hospice
- Medical Laboratories
- Medical Schools
- Medical Transport
- Organ / Tissue / Blood Banks
- Pharmacies
- Physician Groups
- Staffing
- Surgical Centers
- Treatment Centers
- Urgent Care

# **CONTACTS**

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# **HEALTHCARE**

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, GmbH, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, GmbH. All rights reserved.

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