

# 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, products-completed operations hazard, fire damage and personal or advertising injury
- Additional Insured wording included in base policy form
- Separate limit for Sexual Misconduct coverage available
- Affirmative coverage for punitive damages, if insurable (most favorable venue)
- Medical Directors coverage included
- Coverage for incidents reported
- Broad definition of Insured Person
- Deductible options including first dollar
- Employee Benefits Liability
- Broad definition of Healthcare Professional Service
- Good Samaritan coverage
- World Wide Coverage Territory with suits brought in the U.S. or territories

## ENHANCEMENTS AVAILABLE (via endorsement)

- Direct Patient Care coverage for Medical Directors
- Damage to Patient's Property
- Hired and Non-owned Auto
- Evacuation coverage
- Collaborative Consent to Settle
- Media Expense coverage
- Legal Expense
- Supplemental payments, including medical payments, disciplinary proceedings coverage and reimbursement for lost earnings
- Strategic Response®

## APPETITE

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

- Diagnostic/Imaging Centers
- FTCA (Federal Tort Claims Act) Clinics
- Home Health Care
- Hospice
- Medical Laboratories
- Organ/Tissue/Blood Banks
- Student Community Health Clinics
- Treatment Centers
- Urgent Care

## LIMITS

- Primary Limits of \$1 million/\$3 million
- Excess or Umbrella up to \$25 million

## VALUE ADDED SERVICES

- Risk Management Services regardless of facility size
- Dedicated claims team with extensive medical industry experience

## 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.

## CONTACTS

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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, Ltd, 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, Ltd. All rights reserved.