

WGA

ALLIED HEALTHCARE

COVERAGE PROVIDED BY AN A RATED (EXCELLENT) BY A.M. BEST INSURANCE COMPANY



PROTECTING THE BUSINESSES OF HEALTH AND WELLNESS PROFESSIONALS

IN THE CONSTANTLY EVOLVING FIELD OF HEALTHCARE, WE PROVIDE COVERAGE THAT'S FIT FOR PURPOSE AND DESIGNED IN A CLEAR, EASILY UNDERSTOOD MANNER

THIS PROGRAM COVERS:

- BODILY INJURY AND FINANCIAL DAMAGE RESULTING FROM ERRORS AND OMISSIONS OF ALLIED HEALTHCARE PROFESSIONALS
- TAILORED COVERAGE FOR SPECIFIC RISKS IN INDUSTRIES LIKE HOME HEALTHCARE, COUNSELORS, SPAS, MEDICAL IMAGING, PHARMACIES, AND PHYSICAL/SPEECH THERAPY
- CAN BE PACKAGED WITH GENERAL LIABILITY, CYBER, CRIME, TECHNOLOGY E&O AND IN SOME CASES BUSINESS PERSONAL PROPERTY
- REAL-TIME RISKS AND QUESTIONS ANSWERED THROUGH SPECIALIZED HEALTHCARE RISK MANAGEMENT SUPPORT PROVIDED BY OMNISURE FOR MANY CLASSES OF BUSINESS

RISK APPETITE

- OUTPATIENT: CLINICS, HOME HEALTHCARE AGENCIES, MEDICAL IMAGING/TESTING LABS, PHARMACIES, PHYSICAL/SPEECH THERAPY
- HOLISTIC SERVICES: ACUPUNCTURE, CHIROPRACTIC, DAY SPAS, HORMONE THERAPY, MEDICAL SPAS, WEIGHT MANAGEMENT
- SOCIAL SERVICES: ADOPTION AND FOSTER CARE AGENCIES, COMMUNITY SUPPORT, GROUP HOMES, HOMELESS SHELTERS
- INPATIENT: BEHAVIORAL AND PSYCHIATRIC CARE, GROUP HOMES, RESIDENTIAL DRUG TREATMENT
- SENIOR SERVICES: ADULT DAY CARE, ASSISTED LIVING, INDEPENDENT LIVING, MEDICAL TRANSPORTATION

COVERAGE BENEFITS

- ✓ \$10M CAPACITY ON A PRIMARY OR EXCESS BASIS
- ✓ CLAIMS-MADE AND REPORTED TRIGGER WITH AUTOMATIC 60-DAY REPORTING ALLOWANCE, OCCURRENCE TRIGGER ALSO AVAILABLE
- ✓ REPORTED INCIDENT TRIGGER OF COVERAGE IN LIEU OF CLAIM/DEMAND TRIGGER
- ✓ SEXUAL ABUSE AND MISCONDUCT DEFENSE AND INDEMNITY COVERAGE AVAILABLE TO FULL LIMIT
- ✓ HIPAA LIABILITY SUBLIMIT
- ✓ DEFENSE OF LICENSING PROCEEDINGS AND SUBPOENA ASSISTANCE LIMITS
- ✓ PHYSICIAN MEDICAL DIRECTORS, STUDENTS, VOLUNTEERS, AND INDEPENDENT CONTRACTORS INCLUDED AS INSURED
- ✓ ABILITY TO INCLUDE PHYSICIANS FOR DIRECT PATIENT CARE ON CERTAIN CLASSES
- ✓ PUNITIVE DAMAGES SPECIFICALLY INCLUDED UP TO FULL LIMITS AS PERMITTED BY LAW
- ✓ BILATERAL EXTENDED REPORTING PERIOD 12/24/36 MONTHS FOR 75%/150%/225%
- ✓ INCLUDED BY ENDORSEMENT FOR MOST RISKS:
- ✓ DEFENSE COSTS OUTSIDE OF LIMITS AND FIRST DOLLAR DEFENSE
- ✓ SUBLIMIT FOR NETWORK SECURITY (NON-HIPAA BREACH)
- ✓ CRISIS MANAGEMENT SUBLIMIT

CONTACT US FOR FAST, COMPETITIVE QUOTES

WGA- WALTER GENERAL AGENCY

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

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