



Solid Professional Liability Solutions for Miscellaneous Medical Exposures

The ProAssurance Miscellaneous Medical team has decades of underwriting and claims experience specific to the miscellaneous medical market.

While many of these classes of business are similar, each class presents distinctly different liability exposures. One liability insurance product does not fit all.

Policies are written on an excess and surplus basis to ensure fit and reliable coverage. Claims are handled by experienced medical professional defense teams. Risk management resources are available online at no additional cost.

PREFERRED CLASSES OF BUSINESS

- [Addiction Treatment](#)
- [Advanced Allied Practitioners](#)
- [Allied Medical and Nursing Schools](#)
- [Allied Staffed Walk-in Clinics](#)
- [Developmental Disability Therapy](#)
- [Dialysis Centers](#)
- [Home Health](#)
- [Hospice](#)
- [Imaging Centers](#)
- [Laboratories](#)
- [Medical Directors](#)
- [Non-physician Healthcare Staffing](#)
- [Rehabilitation Therapy Facilities](#)
- [Specialty Pharmacies](#)
- [Surgery Centers](#)

Preferred classes are under regular review for reconsideration. Our application process for each class is tailored specifically to each exposure. Updates are posted online at ProAssurance.com/MiscellaneousMedical.

Send all submissions to
[**ProgramSubmissions@ProAssurance.com**](mailto:ProgramSubmissions@ProAssurance.com)

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PROGRAM OVERVIEW

Coverage is written on a claims-made basis for professional liability, and claims-made or occurrence for general liability (with prior acts available).

We offer limits up to \$2M per incident and \$4M aggregate with low deductibles and competitive premiums.

In addition to our basic policy form, additional limits are available for sexual abuse and hired & non-owned auto. We are also able to provide blanket additional insureds, primary wording for additional insureds, and waiver of subrogation.

BASIC POLICY FORM FEATURES

- **Sub-limited sexual abuse**
- **Employee benefits**
- **Defense outside the limits**
- **Incident claim trigger**

PROGRAM HIGHLIGHTS AND ELIGIBILITY

- **Primary limits up to \$2M per occurrence and \$4M aggregate**
- **Professional liability written on a claims-made form**
- **General liability written on either a claims-made or occurrence form**
- **Prior acts available**
- **Extended reporting period available up to 36 months**
- **Minimum deductible is \$1,000**
- **Minimum premium as low as \$3,500** (depending on class and venue)
- **Multiple locations, claims experience, and risk management credits available**

CLASSES OF BUSINESS GENERALLY NOT CONSIDERED

- **Providers located in certain highly volatile venues**
- **Adult Daycare**
- **Ambulance**
- **Child Daycare/Nanny Services**
- **Fertility Clinics**
- **Inpatient Behavioral Health**
- **Inpatient Residential**
- **Organ Procurement**
- **Tissue, Blood, Or Sperm Banks**
- **Skilled Long-Term Care Facilities**
- **Social Services**
- **Veterinary**

Specialty Underwriting

Miscellaneous Medical is part of ProAssurance's specialty underwriting division which provides coverage on an excess and surplus basis.

- **Custom Physicians**
- **Hospitals & Facilities**
- **Senior Care**
- **Miscellaneous Medical**
- **Reinsurance & Alternative Risk**

ProAssurance

ProAssurance has been serving the healthcare industry since 1976. Our insurance solutions provide defense to medical professionals, their facilities, and leaders in the event of a medical malpractice claim. We can also provide workers' compensation coverage and specialized solutions for larger enterprises with unique exposures.



Treated Fairly means coverage solutions are carefully developed to help protect unique medical environments.