



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 BUSINESS

- Advanced Allied Practitioners
- Allied Medical and Nursing Schools
- Therapy Services—Physical, Occupational, Speech, and Behavioral
- Dialysis Centers
- Home Health
- Hospice
- Imaging Centers
- Laboratories
- Medical Clinics
- Medical Directors
- Non-physician Healthcare Staffing
- 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.

The classes listed in this communication are for preliminary informational purposes only. Coverages are available in the U.S. only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued.

Send all submissions to
ProgramSubmissions@ProAssurance.com

For more information, contact:

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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
- Professional liability written on a claims-made form
- General liability written on either a claims-made or occurrence form

PROGRAM HIGHLIGHTS AND ELIGIBILITY

- Primary limits up to \$2M per occurrence and \$4M aggregate
- Prior acts available
- Extended reporting period available up to 36 months
- Limits up to \$1M/\$1M hired and non-owned auto liability available
- Legal defense coverage available
- Additional insured coverage available
- Eligible physicians may share in the limits of liability
- \$0 deductible available
- Minimum premiums at \$1M/\$3M limits:
 - ▶ Individuals – \$1,500
 - ▶ Facilities/entities – \$3,500

NON-PREFERRED

- Adoption/Foster Care
- Ambulance (Emergency and Non-Emergency)
- Birthing Centers/Midwives
- 100% Correctional Health
- Fertility Clinics
- Neuro-monitoring
- Nutraceuticals/Products and Supplements
- Organ Procurement
- Residential
- Stem Cell/PRP
- Tissue, Blood, or Sperm Banks
- Veterinary

Specialty Underwriting

ProAssurance Miscellaneous Medical is part of our 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.



The principle of fair treatment guides every decision we make and every action we take.