

# ALLIED & MISCELLANEOUS PROGRAM

## PROGRAM HIGHLIGHTS

**A.M. Best rated “A” or better carrier.**

The allied health care program includes individual health care providers and facilities (some exclusions apply).

Coverage is written on a claims-made basis for PL and claims-made or occurrence for the GL, with prior acts if needed.

Primary limits are available up to \$5M per incident and \$7M aggregate. Deductibles start at zero with low minimum premiums.

Policies can be written with many options, such as: sexual abuse, defense outside the limit, incident claim trigger, employment benefits liability, hired and non-owned auto, and employed physicians (shared limit).

## EXAMPLES OF AVAILABLE CLASSES

- Adult Day Care
- Alcohol and Drug Rehabilitation
- Ambulance Services – Non-Emergency
- Audiologist
- Case Management
- Community Mental Health Clinic/ Partial Hospital Program
- Consultants – Medical Care Provider
- Consultants – Safety
- Counselor
- CRNA
- Diagnostic Imaging and X-Ray
- Diagnostician
- Dialysis Center
- Durable Medical Equipment Rental
- EMT – Ambulance
- Health and Fitness Center
- Hearing Aid Fitter
- Home Health Agency
- Home Health Aide
- Imaging Technician
- LVN/LPN
- Martial Arts Instruction – Adult
- Massage Therapist
- Medical Arts School
- Medical Clinic
- Medical Clinic Counseling
- Medical Director
- Medical Lab Technician
- Medical Lab
- Medical Personnel Services
- Mental Health Clinic
- Mental Health Technician
- Nurse
- Nurse Practitioner
- Nurse’s Aide
- Nurse Staffing Agency
- Occupational Therapist
- Occupational Therapy Assistant
- Ocularist
- Optical Establishment
- Optical Goods Store
- Optometrist
- Pastoral Counselor
- Perfusionist
- Phlebotomist
- Physical Therapy Assistant
- Physician Assistant
- Physician/Surgeon Assistant
- Psychiatric Social Worker
- Psychologist
- Radiation Therapy Technician
- Respiratory Therapist
- Speech Therapist
- Speech-Language Pathologist
- Surgical Technician
- Surgicenter – Anesthesia or No Anesthesia
- Testing Services
- Ultrasound Technician
- X-Ray Technician

## NEW ENHANCEMENTS

- Blanket Additional Insured
- Primary Wording for Additional Insureds
- Waiver of Subrogation

# SOCIAL SERVICES PROGRAM

## PROGRAM HIGHLIGHTS

Coverage is written on a claims-made basis for PL and claims-made or occurrence for the GL, with prior acts if needed. We offer limits up to \$2M per incident and \$4M aggregate with low deductibles and competitive premiums.

Optional coverages include: claim defense outside the limits with the same limit as the PL and GL; sexual abuse coverage up to \$1M/\$1M sublimit; hired and non-owned auto coverage up to \$1M/\$1M sublimit; and Employment Benefits Liability to \$1M/\$1M limit.

## CLASSES AVAILABLE

- Adoption Agency
- Alcohol/Drug Rehabilitation – Residential (with detox)
- Alcohol/Drug Rehabilitation – Residential (without detox)
- Alcohol/Drug Rehabilitation – Methadone
- Alcohol/Drug Rehabilitation – Outpatient (with detox)
- Alcohol/Drug Rehabilitation – Outpatient (without detox)
- Child Day Care
- Counselor
- Crisis Pregnancy Center
- Employee Assistance Programs
- Foster Care (excluding parents)
- Foster Care (including parents)
- Family Counseling
- Family Planning Center
- Hotlines (phone crisis service)
- Meals on Wheels
- Mental Health Facility
- Mental Health/Retardation (day school)
- Mental Health/Retardation (group home)
- Mental Health/Retardation (senior citizens day care)
- Mental Health/Retardation (special home)
- Mental Health Services
- Miscellaneous Beds
- Nanny Services (no live-ins)
- Physical/Developmental Disability Facility
- Psychiatrist (with own insurance)
- Psychiatrist (without own insurance)
- Psychologist
- Referral Agency
- Respite Care
- Shelter
- Sheltered Workshop
- Social Worker
- Transitional Living (with medical treatment)
- Transitional Living (without medical treatment)
- Tutoring

# LONG-TERM CARE PROGRAM

## PROGRAM HIGHLIGHTS AND ELIGIBILITY

### A.M. Best rated “A” or better carrier.

- Skilled nursing (nursing homes), assisted living including Alzheimer’s, independent living, and personal care homes
- 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, where needed
- Extended reporting period available up to 36 months
- Minimum deductible is \$1,000
- Minimum premium as low as \$3,000 (depending on class)
- Multiple locations, claims experience, and risk management credits available
- Submissions only accepted from licensed agents and brokers