

NEW: PROFESSIONAL LIABILITY COVERAGE FOR ALLIED HEALTHCARE PROFESSIONALS



ALLIED HEALTHCARE PROFESSIONAL LIABILITY

→ Available as of 10/17/20

Stand-alone option

Well-aligned appetite
(general liability and professional liability)

Flexible solution

Expert support

Easy quoting in ICON

Many allied healthcare classes

50+ related professions such as:

- » Acupuncturists
- » Audiologists
- » Dialysis centers
- » Dieticians
- » Medical labs
- » Medical spas
- » Medical technicians
- » Physical fitness facilities
- » Physical fitness professionals
- » Physical therapists

The Hartford continues to expand availability of professional liability coverage, and we're excited to add allied healthcare professionals to our growing list of eligible classes.

► KEY PRODUCT BENEFITS

- **Design coverage** with a wide range of limits and deductibles
- **Replace multiple limits** with one large sublimit for certain coverage extensions
- **Design the right coverage** for healthcare firms and facilities with flexible coverage options
- **Offer a broader solution** thanks to an appetite that's well-aligned across our Spectrum® general liability and professional liability products

► PRODUCT SPECIFICATIONS

- Stand-alone policy
- Deductible: \$0 - \$100K¹
- Annual limits (per occurrence | per aggregate):
\$500K | \$1.5M to \$2.0M | \$6.0M¹

\$100K shared annual sublimit applies to coverages in **BOLD** below

► BUILT-IN COVERAGE¹

- Assault
- First Aid Reimbursement
- Good Samaritan, Malplacement Liability
- License Protection, Defendant Expense
- Public Relations Reimbursement
- Sexual Abuse & Molestation (SAM) - \$25K annual limit
- Subpoena Representation

► OPTIONAL COVERAGE¹

- Client Property Theft
- Defense Costs within Limits
- **Health Insurance Portability & Accountability Act (HIPAA) Notification**
- Medical Director or Administrator
- Medicare | Medicaid Expense and Procedural Coder Extension
- Medical Waste Incident



TARGET CLASSES²

DESCRIPTION	SPECTRUM® CLASS CODES	DESCRIPTION	SPECTRUM® CLASS CODES
Adult Day Care	47081	Medical Office - Physical Therapist	65701
Dialysis Centers	70001	Medical Office - Speech Therapist	65851
Medical Diagnostic Centers	69951	Medical Spa	10621
Medical Office - Acupuncturist	44841	Physical Fitness Facility	47011
Medical Office - Other	65721		

Target classes are also eligible for Spectrum general liability coverage (exception: Adult Day Care).

If you're quoting general liability, get a professional liability quote from us, too.



► FAST, EASY QUOTING

- Accessible in ICON, giving you the same great experience you get when quoting other small commercial products
- Short application
- Most quotes don't require underwriter approval before issue



► DISTINCT EXPERTISE

Unlike many carriers, our allied healthcare underwriters and claim handlers have professional healthcare experience. They understand this customer segment.



► MORE BENEFITS

- **Competitive commissions** – 15% on new and renewal business; new business premium applies to an agency's Partner Rewards Program (PRP)
- **Seamless service experiences** are available on all professional liability policies, making your life easier
 - **Automated renewals** mean renewals sail through – no information needed from you or your customer before they're processed
 - **Policyholder Services (PHS)** helps reduce your servicing costs and frees you up to pursue more new business opportunities by leaving the service to us
 - **My Account** online self-service portal lets customers handle simple policy transactions on their own and when it's convenient

GIVE ALLIED HEALTHCARE PROFESSIONALS A MORE SECURE WAY TO PRACTICE.

Quote our professional liability coverage.



Property
Liability
Workers' Comp
Business Auto

¹ Available options and limits may vary by state.

² There may be state variations in Allied Healthcare Professional Liability and Spectrum class availability.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In AZ, CA, NH, TX and WA, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

21-SC-939091 © August 2021 The Hartford