

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.

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