

CAPSPECIALTY MISCELLANEOUS MEDICAL FACILITIES LIABILITY

At CapSpecialty, we are committed to being the preferred wholesale-only specialty insurance provider for small and mid-sized businesses across the U.S. Our experienced management and underwriting teams carry a wealth of knowledge and an innovative approach to risk, providing the pricing you need for the Miscellaneous Medical facilities you are trying to protect.

POLICY HIGHLIGHTS

- Wide product offering including the following coverages:
 - Professional Liability;
 - General Liability;
 - Hired and Non-Owned Auto;
 - Sexual Misconduct Liability;
 - Employee Benefits Liability; and
 - Umbrella
- Products offered on a Claims-Made basis
- Separate limits for each coverage
- Blanket additional insureds
- Broad definition of Insured
- No minimum earned premium
- Professional Liability Coverage includes multiple expense coverages: Damage to Patient's Property, Disciplinary Proceedings Defense Expenses, Public Relations Event Expenses, HIPAA Defense Expenses, Billing Error Defense Expenses, Subpoena Defense Coverage and Evacuation Expense Coverages
- Flexibility for Physicians on shared or separate limits
- ERP options stated clearly and unlimited ERP offered
- Up to \$6 million in capacity

CAPSPECIALTY HIGHLIGHTS

- Underwriting that is flexible, competitive and tailored to meet your insured's needs
- Access to our risk management services that are designed to provide customized and pro-active solutions
- In-house claims staff with years of experience in healthcare claims

TARGET CLASSES

- Ambulance
- Blood banks
- Clinical research
- Clinics
- FTCA clinics
- Home health
- Hospice
- Labs
 - Medical spas
 - Pharmacies
 - Physical therapy, occupational therapy and speech therapy clinics
 - Surgery centers
 - Urgent care

CONTACT US

Rich Agdeppa 312.637.8902 | <u>ragdeppa@CapSpecialty.com</u>

Heather Baranowski 267.858.5589 | hbaranowski@CapSpecialty.com

Mallory Penney 860.494.4918 | <u>mpenney@CapSpecialty.com</u>

Logan Reed 860.734.1252 | <u>Ireed@CapSpecialty.com</u>

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