

# 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

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