

Trust a specialist to prescribe the right coverage for outpatient medical facilities.

Specialized experience makes our professional liability coverage the right choice for a wide range of medical facilities. Our underwriters understand the risks today's facilities face and can address new and emerging exposures with quick turnaround times. And with our superior financial strength and exceptional claims team, you can place coverage with confidence and build long-term customer relationships.

Product Highlights

- Also known as medical malpractice (Med Mal) insurance or errors and omissions (E&O) coverage, it's designed to defend healthcare facilities from alleged deviations.
- The Hartford has written medical facilities in non-professional liability lines for over 100 years, with a deep understanding of the specialized market exposures.
- Our team is up to speed with the ever-changing market, with specialized underwriting and claims experience in the healthcare PL space.
- Ability to provide coverage for PL/GL, NOA, excess and umbrella. Combine with other middle & large business products including workers' compensation, property, life sciences and auto or a packaged Business Owner's Policy.

Coverage Highlights

- Ability to quote primary, excess and true umbrella
- \$5,000 minimum premium
- Professional liability and general liability coverage available on a claims made, or an occurrence basis depending upon the risk profile
- Broad definitions of the "insured" and "damages"
- No professional liability punitive damages exclusion
- Custom coverage solutions in all states
 - » Sublimated coverages for: sexual acts, HIPAA, employee benefits liability, hired car and non-owned auto, patient personal property, supplementary payments, crisis management, defense of license, damage to rented premises

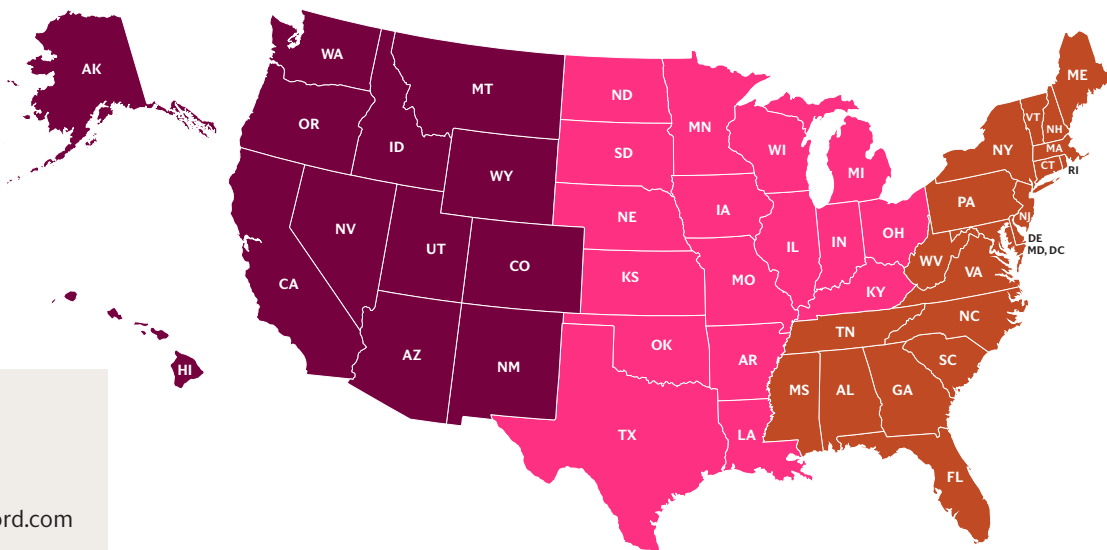
Target Appetite

▶ Adult Day Care	▶ Home Health	▶ Non-Emergency Transportation
▶ Allied Health Professional Schools	▶ Hospice	▶ Occupational/Employee Health Clinics
▶ Behavioral Health	▶ Imaging Centers	▶ Pharmacy - Retail, Closed Door, Specialty
▶ Cancer Treatment Centers	▶ Infusion Centers	▶ Rehabilitation Services - Physical, Occupational, Speech
▶ Community Health Clinics	▶ Laboratories	▶ Sleep Centers
▶ Convenient Care Clinics	▶ Lithotripsy Centers	▶ Surgery Centers
▶ Dialysis Centers	▶ Medical Spas	▶ Telehealth Services
▶ Health Departments	▶ Mobile Medical Services	▶ Urgent Care

Outside of Appetite

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| ▶ Abortion Clinics | ▶ Intraoperative Neurodiagnostic Monitoring |
| ▶ Certified Registered Nurse Anesthetists | ▶ Managed Care Networks/Referral Networks |
| ▶ Correctional Medicine – Jails/Prisons | ▶ Non-FDA Approved Stem Cell Therapies/Services |
| ▶ Emergency Transport | ▶ Obstetrics Providers, Birthing Centers, Midwives, Doulas |
| ▶ Fertility Clinics | ▶ Perfusionists |
| ▶ Foster and Adoption Services | ▶ Residential Treatment Facilities |
| ▶ Free Standing Emergency Rooms | ▶ Social Services |
| ▶ Heavy Physician (MD/DO) Exposures, including Surgeons | ▶ Staffing Services |
| ▶ Inpatient Facilities (Hospitals, Long-term Care, Assisted Living, Mental/Behavioral) | ▶ Tissue/Bodily Fluid Storage Banks |

Allied Healthcare Open Brokerage



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Learn more.

Visit TheHartford.com/AlliedHealth to explore our specialized solutions for medical facilities.



General Product Description | This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

About Surplus Lines Coverage | The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

About The Hartford Underwriting Companies | The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Insurance Company of Illinois (CT and HI only), Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (except in CT and HI) (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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