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
  - » Sublimited 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

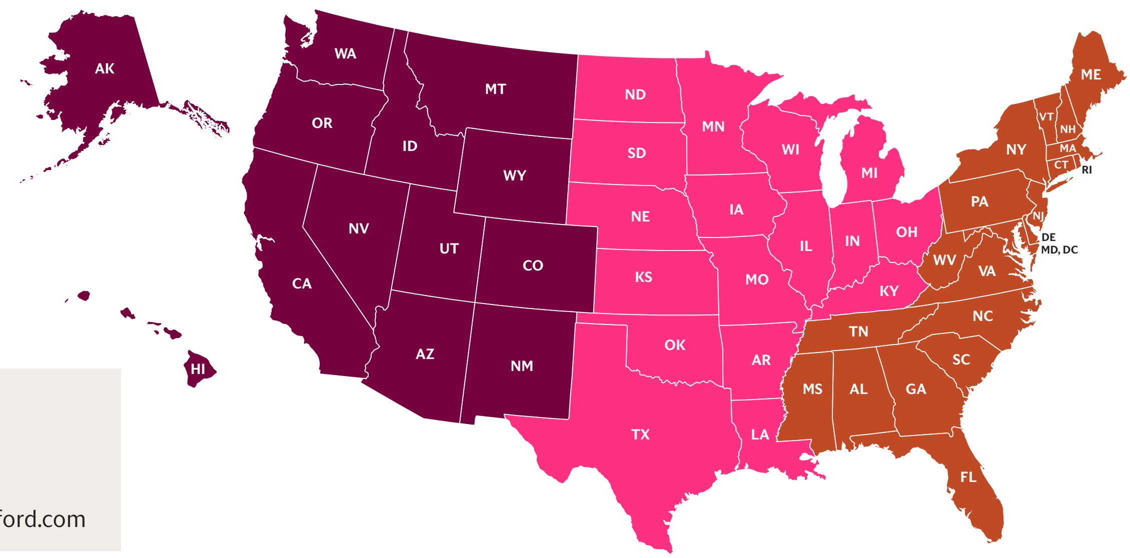
The Hartford

Outside of Appetite

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

The Hartford