Hartford Healthcare Pro – Insurance for Allied Health Professionals Appetite Guide

Professional Liability

Professional Liability and Medical Malpractice insurance are different terms referring to the same thing: protection for professional services performed by a licensed allied health provider.

Hartford Healthcare Pro Professional Liability

Offered as a standalone policy through ICON, designed to provide coverage for the many non-physician healthcare workers who provide a wide range of medical services. These include:

- Nurses
- Physical Therapists
- Occupational Therapists
- Medical Technicians
- Fitness Professionals
- Audiologists
- Speech Language Pathologists
- Dieticians
- Medical Imaging Professionals, and many more

Ineligible Professions

Hartford Healthcare Pro Professional Liability policy language specifically excludes:

- Nurse Anesthetists
- Nurse Midwives
- Physicians
- Dentists
- Chiropractors
- Podiatrists
- Naturopaths
- Optometrists
- Pharmacists
- Osteopaths
- Veterinarians
- Self-employed Perfusionists
- Adoption Agencies
- Foster Care
- Hospitals
- Residential Care Facilities
- Services provided within a Correctional Facility
- Any in vitro Fertilization Procedures
- Storage of bodily fluid and tissues
- Franchises or national chains - generally, no appetite

Specific classes of Allied Health professionals may be subject to additional terms and conditions.
Not currently available in Alaska, Indiana, New York, Vermont and Washington.

The Hartford

Facilities: Licensed healthcare businesses, generally operating out of a specific location often requiring specialized equipment. Ineligible exposures include:

- 24 hour/overnight stays
- Mobile medical services
- Urgent care/hospitals
- Fertility bank
- Cryogenic storage

Therapy Services: Professional liability appetite is focused on the physical well-being of the body. Ineligible exposures include:

- Therapists licensed to practice for the mental well-being of the person, e.g., Psychologists, Social Workers, etc.

Facilities

Professional Class	PL	BOP	Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.
Adult Day Care – Social	✓	O	47081 – Adult Day Care. General Liability not eligible. No residential or overnight exposure.
Cardiac Rehabilitation	✓	✓	65701 – Medical Office - Physical Therapist
Medi-Spa	✓	✓	10621 – Medical Spa Services provided by a licensed or certified healthcare professional. Not in appetite include services provided by an APRN, NP, PA, CRNA, NM, or Physician. Medical Spa's providing GLP-1 weight loss prescriptions or exams provided by a NP or Physician prior to treatment are not within appetite for PL.
Diagnostic Testing Facility (non-invasive) – diagnostic equipment that creates images	✓	✓	69951 – Medical Diagnostic Center
Dialysis Center	✓	✓	70081 – Dialysis Center
Therapy Center (physical, occupational)	✓	✓	65701 – Medical Office - Physical Therapist Mental health professionals are not eligible.
Infusion Therapy – IV for cancer, autoimmune, antibiotics, etc. No drip bars.	✓	✓	65721 – Medical Office - Other
Lithotripsy/Endoscopy Center	✓	✓	69951 – Medical Diagnostic Center
Medical Imaging Center	✓	✓	69951 – Medical Diagnostic Center
Medical/Pathology Laboratory (urine, blood, etc.)	✓	✓	69951 – Medical Diagnostic Center
Fitness Center	✓	✓	47011 – Physical Fitness Facility – focus is small boutique gyms. Ineligible exposures include sports team coaching, training professional or collegiate athletes and martial arts/boxing.
Weight Loss Clinic (non-invasive, no GLP-1 prescriptions)	✓	✓	65721 – Medical Office – Other

Therapy Services

Professional Class	PL	BOP	Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.
Occupational Therapist	✓	✓	65701 – Medical Office - Physical Therapist
Clinical Exercise Physiologist	✓	✓	65701 – Medical Office - Physical Therapist
Respiratory Therapist	✓	✓	65721 – Medical Office – Other
Massage Therapist, Licensed or Certified	✓	✓	10621 – Medical Spa. Medical massage only. Massage parlors not eligible.
Physical Therapist	✓	✓	65701 – Medical Office - Physical Therapist
Rehabilitation Therapist	✓	✓	65701 – Medical Office - Physical Therapist
Kinesiotherapist	✓	✓	65701 – Medical Office - Physical Therapist
Sports Medicine Therapist	✓	✓	65701 – Medical Office - Physical Therapist
Acupuncturist	✓	✓	44841 – Medical Office Acupuncture
Healthcare Assistant (PTA or OTA)	✓	✓	65701 – Medical Office - Physical Therapist

✓- Appetite O - Limited X - No Appetite

Nursing Services: We're targeting nurses participating in the gig economy, working in medical offices or similar settings. Ineligible exposures include:

- High hazard locations
- Home healthcare
- Hospice
- Emergency room/urgent care
- Correctional facilities
- Emergency transport, etc.
- Nurse Midwives, Nurse Anesthetists and Nurse Practitioners

Fitness Professionals: Certified Personal Trainers, Certified Fitness Professionals (i.e., yoga, barre, Pilates) or Licensed Athletic Trainers are within appetite for the Hartford Healthcare Pro professional liability product. Small boutique fitness facilities may be eligible. Ineligible exposures include:

- Training semi or professional athletes
- Primary focus on youth services
- Camps
- Sports team
- Training or coaching

Nursing Services

Professional Class	PL	BOP	Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.
LPN/LVN	✓	✓	65721 – Medical Office – Other
Registered Nurse	✓	✓	65721 – Medical Office – Other
Clinical Nurse Specialist- No Prescriptive Authority	✓	✓	65721 – Medical Office – Other
Healthcare Assistant (Including Certified Nursing Assistant)	✓	✓	65721 – Medical Office – Other
Healthcare Aide (Including Nurse's Aide)	✓	✓	65721 – Medical Office – Other
Home Healthcare Services (In Patient Home)	X	X	Not currently in appetite.
Home Health Agencies and Staffing Agencies	X	X	Not currently in appetite.

Fitness Professionals

Professional Class	PL	BOP	Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.
Athletic Trainer, Licensed	✓	✓	47011 – Physical Fitness Facility
Clinical Exercise Physiologist	✓	✓	47011 – Physical Fitness Facility
Fitness Professional, Certified	✓	✓	47011 – Physical Fitness Facility
Personal Trainer, Certified	✓	✓	47011 – Physical Fitness Facility
Sports Medicine Therapist	✓	✓	47011 – Physical Fitness Facility

Dieticians

Professional Class	PL	BOP	Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.
Registered Dietitian Nutritionist	✓	✓	65721 – Medical Office – Other
Nutritionist	✓	✓	65721 – Medical Office – Other
Healthcare Assistant (Including Dietetic Assistant)	✓	✓	65721 – Medical Office – Other

✓- Appetite O - Limited X - No Appetite

Audiology & Speech Languages			
Professional Class	**PL**	**BOP**	**Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.**
Audiologists	✓	✓	65721 – Medical Office – Other
Speech Language Pathologist	✓	✓	65851 – Medical Office – Speech Therapist
Healthcare Aide	✓	✓	65721 – Medical Office – Other

Dental Hygienists			
Professional Class	**PL**	**BOP**	**Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.**
Dental Hygienists	X	X	Not currently in appetite.
Advanced Dental Hygienist/Dental Therapist	X	X	Not currently in appetite.
Healthcare Assistant (Including Dental Assistant)	X	X	Not currently in appetite.

Medical Technology Services			
Professional Class	**PL**	**BOP**	**Hartford Healthcare Pro professional liability can be submitted using the Professional Liability Link with the Spectrum class listed.**
Healthcare Assistant (Including Certified Medical Assistant)	✓	✓	65721 – Medical Office – Other
Diagnostic Medical Sonographer/Ultrasound	✓	✓	69951 – Medical Diagnostic Center
Neurodiagnostic Technologist (NDT/END Techs)	✓	✓	69951 – Medical Diagnostic Center
Cardiology Technician/Technologist	✓	✓	69951 – Medical Diagnostic Center
Electrologist, Licensed	✓	✓	65721 – Medical Office – Other
Medical Records Technician/Technologist	✓	✓	65721 – Medical Office – Other
Medical Technician/Technologist	✓	✓	69951 – Medical Diagnostic Center
Medical Aesthetician, Licensed or Certified	✓	✓	65721 – Medical Office – Other

✓- Appetite O - Limited X - No Appetite

For more information, email us at **AlliedHealthUW@thehartford.com**

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Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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