Deliver a customized level of care for outpatient centers.

Underwriting | Fast Facts

Target Standard Industrial Classification Codes (SICs)	
10621	Medical Spas
44841	Medical Office – Acupuncturists
65141	Medical Office – Physicians and Surgeons
65671	Medical Office – Dentists
65681	Medical Office – Podiatrists
65701	Medical Office – Physiotherapists
65711	Medical Office – Optometrists
65721	Medical Office – Other
65851	Medical Office – Speech Therapists
8041	Medical Office – Chiropractors
69981	Laser Eye Surgery Centers
69991	Ambulatory Surgery Centers
70001	Dialysis Centers
80721	Dental Laboratories

Visit our **Appetite Guide,** accessible through the EBC, for a complete list of eligible classes.

Definition

Maximum Property Values

- $20M per location
- $40M per policy total

Maximum Sales Values

- $30M per location
- $40M per policy total

Payroll: $20M

Statistics show there are now more ambulatory surgical centers (ASCs) in the U.S. than hospitals. As more procedures move into ASCs, the need for professional liability insurance continues to grow. ASCs also face increasing operational and cyber risks, making broader business insurance protection more important than ever. One carrier can provide it all for your clients in this expanding category: The Hartford.

What Good Looks Like

What kinds of outpatient healthcare facilities have risks we'd underwrite? Those with:

- Urgent care centers not open past 10 p.m.
- No treatment of life-threatening injuries
- Not open to receive ambulances
- No nonprofit and social services risks
- Conditions treated by urgent care facilities include: respiratory infections, flu symptoms, cuts, broken bones, strains and minor burns

Spectrum® Business Owner's Policy (BOP) | Optional Coverages

Key Property Coverages

- **Spoilage** helps cover perishable medicines and medical supplies: coverage also includes resulting loss of business income.[1]
- **Business Income for Interruption of Practice** doesn't penalize for rescheduled patient appointments and offers flexibility, at the time of claim, to choose an option that reduces paperwork required to document lost business income.
- **Fraudulent Transfer** helps provide coverage if an employee is manipulated into disclosing confidential or personal information that may be used for fraudulent purposes. While most companies only cover fraud that occurs through a computer, we help pay for loss of money, securities and other property resulting from fraud committed through any electronic, telegraphic, cable, teletype, telefacsimile or telephone instruction. Coverage also helps cover the loss of money and securities caused by fraudulent instruction to a financial institution (e.g., a bank) to transfer, pay or deliver such money and securities from an account.

The Hartford

Key Liability Coverages

- **Reimbursement of Legal Expenses for a Court or Review Board** helps pay for expenses incurred when a healthcare provider is required to appear for disciplinary action before a civil court or state review board.
- **Employment Practices Liability** helps cover employment-related claims like discrimination and wrongful termination.
- **Third-Party Liability** helps protect a healthcare practice if its patients, vendors or others (e.g., pharma rep, patient's family member) accuse it of harassment or discrimination. Other BOPs may limit coverage to healthcare practice employees.[2]
- **Wage & Hour Defense** is ideal for a medical practice with hourly employees, since complaints filed by these employees often center on wage and overtime disputes. Customers who purchase higher EPL limits will benefit from increased Wage & Hour Defense coverage; subject to a maximum of a $100K sublimit.[2]
- **Reimbursement of Legal Expenses for Disposal of Medical Waste** helps pay for expenses resulting from a lawsuit alleging violation of a law or regulation governing disposal of medical waste.
- **Data Breach** helps pay for first-party response expenses, such as: Crisis management costs, notifying impacted parties, public relations and good faith advertising.
- **Umbrella Policy** helps provide a layer of excess liability protection over specifically identified primary policies (e.g., Business Liability coverage, Business Auto policy).

Business Auto

Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.

Workers' Compensation

Maximum Payroll per policy (where used as the rating basis): $20M

- **Broad Form Endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.[3]
- **Billing Options** – Helps your clients manage cash flow.

Digital Services

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

[1] Included in Super and Premium Stretch® endorsements for Medical and Dental Offices and Healthcare Practices.

[2] Limits up to $1M are available to policies written in Sentinel Insurance Company, Ltd. Limits up to $500,000 are available to business written in all other underwriting companies. Limits above $1,000,000 may be available through Hartford Financial Products (privatecompanyinsurance.com). Wage and Hour Defense and Third Party Liability endorsements are only available to eligible policyholders.

[3] Not available in all states.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.