

Professional protection for those in the business of caring.

► Management & Professional Liability



Allied Health Professional Liability

From treatment decisions to patient interactions, healthcare professionals face unique liability exposures. Professional liability insurance helps protect against claims of errors, omissions or negligence that could impact their business and their reputation.

We offer admitted, standalone professional liability insurance to allied health professionals in over 50 healthcare-related professions, from acupuncturists to dieticians, lab technicians to physical therapists. And unlike many carriers, our allied healthcare underwriters and claim handlers have professional healthcare experience. They understand this customer segment.

Allied Healthcare Professional Liability

- Standalone option
- Well-aligned appetite (Spectrum® liability and professional liability)
- Easy quoting in ICON
- Flexible solution
- Expert support

Key Product Benefits

- **Tailor coverage** with a wide range of limits and deductibles.
- **Expand multiple limits** with one large sublimit for certain coverage extensions.
- **Design the right coverage** for healthcare firms and facilities with flexible coverage options.
- **Offer a broader solution** with an appetite that's well-aligned across our general liability and professional liability products.

Key Product Specifications

- **Standalone policy**
- **Deductible:** \$0 - \$100K¹
- **Annual limits** (per occurrence | per aggregate): \$500K | \$1.5M to \$2.0M | \$6.0M¹

Key Coverage

(\$100K shared annual sublimit) applies to coverages in bold below.

Built-in Coverage¹

- **Assault**
- **First Aid Reimbursement**
- Good Samaritan, Malplacement Liability
- **License Protection, Defendant Expense**
- **Public Relations Reimbursement**
- Sexual Abuse & Molestation (SAM) - \$25K Annual Limit
- **Subpoena Representation**

Optional Coverage¹

- **Client Property Theft**
- Defense Costs Within Limits
- **Health Insurance Portability & Accountability Act (HIPAA) Notification**
- Medical Director or Administrator
- Medicare | Medicaid Expense and Procedural Coder Extension
- **Medical Waste Incident**

Fast, Easy Quoting

- Accessible in ICON, giving you the same great experience you get when quoting other small business products.
- Short application.
- Most quotes don't require underwriter approval before issue.

Seamless, Specialized Service Throughout

- **Competitive commissions** – 15% on new and renewal business; new business premium applies to an agency's Partner Rewards Program (PRP).
- **Automated renewals** mean no additional information is needed from you or your customer before they're processed.
- **Policyholder Services (PHS)** helps reduce your servicing costs and frees you up to pursue more new business opportunities by leaving the service to us.
- **My Account** online self-service portal lets customers handle simple policy transactions on their own, when it's convenient for them.
- **Simple** means a seamless customer experience with one bill and payment options.

Quote us today. Visit [TheHartford.com](https://www.TheHartford.com) for more professional and management liability solutions.



¹ Available options and limits may vary by state.

Not available in all states.

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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