

HISCOX PRO® ALLIED HEALTHCARE

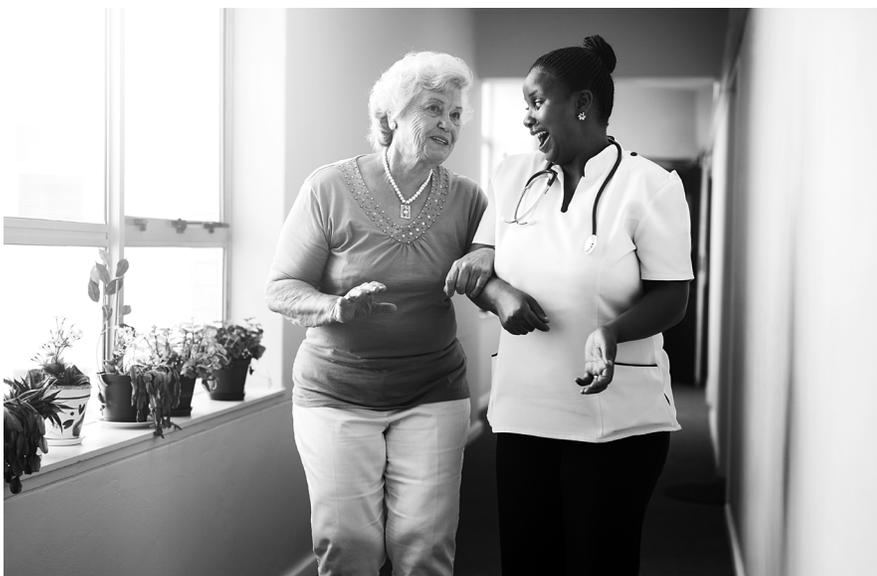
PROTECTING THE BUSINESSES OF HEALTH AND WELLNESS PROFESSIONALS



In the constantly evolving field of healthcare, we provide coverage that's fit for purpose and designed in a clear, easily understood manner.

Hiscox PRO AHC helps businesses stay one step ahead

We started writing Professional Liability for US based Allied Healthcare businesses in 2006. Ten years later, we are innovative Allied Healthcare risk specialists, offering coverage across ALL allied healthcare classes of business. We're prepared to evolve as the industry continues to grow and change.



Hiscox PRO AHC covers:

- Bodily injury and financial damage resulting from errors and omissions of allied healthcare professionals
- Tailored coverage for specific risks in industries like home healthcare, counselors, spas, medical imaging, pharmacies, and physical/speech therapy
- Can be packaged with General Liability, Cyber, Crime, Technology E&O and in some cases Business Personal Property
- Real-time risks and questions answered through specialized healthcare risk management support provided by OmniSure for many classes of business

Coverage benefits

- ✓ \$10m capacity on a primary or excess basis
- ✓ Claims-made and reported trigger with automatic 60-day reporting allowance, occurrence trigger also available
- ✓ Reported incident trigger of coverage in lieu of claim/demand trigger
- ✓ Sexual abuse and misconduct defense and indemnity coverage available to full limit
- ✓ HIPAA liability sublimit
- ✓ Defense of licensing proceedings and subpoena assistance limits
- ✓ Physician medical directors, students, volunteers, and independent contractors included as insureds
- ✓ Ability to include physicians for direct patient care on certain classes
- ✓ Punitive damages specifically included up to full limits as permitted by law
- ✓ Bilateral extended reporting period 12/24/36 months for 75%/150%/225%
- ✓ Included by endorsement for most risks:
- ✓ Defense costs outside of limits and first dollar defense
- ✓ Sublimit for network security (non-HIPAA breach)
- ✓ Crisis management sublimit

Our appetite

- **Outpatient:** clinics, home healthcare agencies, medical imaging/testing labs, pharmacies, physical/speech therapy
- **Holistic services:** acupuncture, chiropractic, day spas, hormone therapy, medical spas, weight management
- **Social services:** adoption and foster care agencies, community support, group homes, homeless shelters
- **Inpatient:** behavioral and psychiatric care, group homes, residential drug treatment
- **Senior services:** adult day care, assisted living, independent living, medical transportation

For more detailed appetite information, [click here](#) to view our appetite guide.

Bring our coverage to life

Private home skilled nursing

A developmentally disabled adult lived with his family but required around-the-clock assistance with activities of daily living. He was non-verbal, so he was not able to alert his nurse when his bath water was too hot. The resulting burns required medical attention and after care. The patient's family sued the nurse and the agency, alleging negligence.

Chiropractic clinic

A patient received a chiropractic treatment and complained of dizziness afterward, but was sent home anyway. After following up, the chiropractor learned that the patient had a stroke as a result of a forceful neck adjustment. The patient sued the chiropractor for medical costs and damages.

Personal care aide

A personal care aide regularly visited a client for companionship and assistance. The client's home had expensive antiques. The aide accidentally broke a valuable lamp when it was knocked off a side table. The client sued the aide and the agency to recover damages to replace the lamp.

The Hiscox Difference

Stable and credible

- Rated A (Excellent) by A.M. Best*
- Over 100 years of specialty insurance experience

Personalized service, from underwriting through claims

- Flexible, creative underwriting that allows us to consider simple to complex risks
- Quick and efficient claims service
- We stand by our policies to deliver what we promised

Deep expertise and understanding

- Dedicated to the wholesale broker marketplace
- Risk management support through healthcare specialists, OmniSure, for some classes
- Where OmniSure RiskFit membership is not available, Hiscox provides one hour of complimentary risk management with each policy

Contact us

www.hiscox.com/contact-us

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Southeast: 404-410-2800

Southwest: 213-412-1210

Midwest: 312-380-5555

We've made this information easy to share with your clients.

Click [here](#) to view our client brochure.

For more information, visit www.hiscox.com/brokers/allied-healthcare.



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*The A.M. Best rating as of July 20, 2017