

Allied Healthcare Individual Program

*Admitted, Direct Bill Program | Underwritten on Medical Protective Paper
A++ (Superior) Rating from A.M. Best*

PROGRAM OVERVIEW

This is an admitted, direct bill program with coverage written on medical protective paper. The carrier is rated A++ (Superior) by A.M. Best.

SUBMISSION AND POLICY ISSUANCE PROCESS

1. The agent completes the [Microsoft Form provided here.](#)
2. The agent receives an email confirmation acknowledging receipt of the form.
3. The insured receives a link to quote, bind and issue their own policy.

POST-SUBMISSION NOTIFICATIONS AND POLICY ACCESS

- If the insured binds coverage, the agent will receive an email confirmation once processing is complete.
- If the insured does not bind coverage, a notification is sent to the agent. The file automatically closes after 45 days.
- The insured will have access to all policy documents via a secure portal login.
- The insured can make changes, view documents and access renewal invoices directly through the portal.

PROGRAM ELIGIBILITY

Please note this program is designed for *individual allied healthcare providers*. If the applicant is a *group of providers*, please contact Jayson Wagler to discuss alternative options.

If you have any questions, please reach out to:



Jayson Wagler

Healthcare & Human Services Associate Broker

jwagler@arlingtonroe.com

317-554-8695

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Coverage Highlights

PROFESSIONAL SERVICES INCLUDED

- Peer review participation
- Membership in accreditation boards, standards review or similar professional committees
- Consent to settle included
- Multiple limit offerings available

POLICY COVERAGES

Coverage Type	Highlights
Coverage A Professional Liability	<ul style="list-style-type: none"> • Coverage for amounts you are legally obligated to pay to compensate others for damages resulting from your wrongful act in the rendering or failing to render professional services that result in injury. • Defense costs are outside the policy limits.
Coverage B Premises Liability	<ul style="list-style-type: none"> • Coverage for those amounts you are legally obligated to pay to patients for damages resulting from bodily injury arising out of an event on premises used principally while performing your professional services as a Healthcare Professional. • Up to \$500 for property damage to personal property of others in your care, custody or control while performing your professional services as a Healthcare Professional.
Coverage C Personal Injury Liability	<ul style="list-style-type: none"> • Coverage for amounts you are legally obligated to pay to compensate others for damages resulting from your personal injury offense, to someone other than your patient, for an offense arising solely out of the performance of your professional services as a Healthcare Professional.
Coverage D Good Samaritan Acts	<ul style="list-style-type: none"> • Coverage for amounts you are legally obligated to pay to compensate others for damages resulting from your personal injury offense, to someone other than your patient, for an offense arising solely out of the performance of your professional services as a Healthcare Professional.

ADDITIONAL COVERAGES

Assault Upon You (Coverage E):

- \$25K Aggregate Limit
- Expense you incur for bodily injury and property damage to you resulting from an assault upon you while performing your duties as a Healthcare Professional.

First Aid (Coverage F):

- \$15K Aggregate Limit
- Expenses you incur for first aid rendered to others as a result of a covered claim of bodily injury.

Medical Payments (Coverage G):

- \$25K Per Incident / \$100K Aggregate Limit
- Necessary medical expenses, regardless of fault, incurred from an accident resulting from an event causing bodily injury to a patient on premises you principally use while performing professional services as a Healthcare Professional.

Assault Upon You (Coverage H):

- \$10K Aggregate Limit
- Payment of fees, costs and expenses necessary to represent you at a deposition involving a covered wrongful act, which you are required to attend but are not named as a party in the claim or suit (*excluding expert witness services*).

Administrative Hearing Expense:

- \$25K Per Incident / \$100K Aggregate Limit
- Defense costs arising out of a covered incident incurred to defend you at a covered Disciplinary, Licensure, Medicare/Medicaid Billing Errors or similar Administrative Proceedings arising from your rendering or failing to render professional services to a patient as a Healthcare Professional.

Sexual Misconduct Limit:

- \$25K Aggregate Limit
- For damages arising from covered claims against you involving any actual or alleged sexual misconduct or physical contact, or attempt threat arising from your professional services as a Healthcare Professional to a patient unless it is determined it was an intentional act.

Loss of Earnings:

- \$2,500 Per Incident / \$35K Aggregate Limit
- Your loss of earnings and reasonable expenses related to the defense or investigation of a covered claim or potential claim resulting from your attendance at required proceedings, hearings or trials.

HIPAA Proceedings:

- \$25K Aggregate Limit
- We will pay up to \$25,000 of your expenses, charged by an attorney selected by us, which includes other reasonable costs, expenses or fees resulting from the investigation or defense of a HIPAA Proceeding, but only if in final adjudication such allegations are found to be false or unfounded while performing your duties as a Healthcare Professional.

IMPORTANT NOTICE

**This coverage summary is provided for informational purposes only. Additional exclusions and conditions apply. Please read the policy carefully.*