SOMPO



NORTH AMERICA

Miscellaneous Medical Facilities

With decades of experience, our team is committed to the healthcare market and well-positioned to meet our clients' ever-changing needs.

Our U.S. Healthcare team offers a range of primary professional and general liability products including those for outpatient healthcare facilities. We target clients across the U.S. in the following classes including, but not limited to:

- Allied Staffing Agencies
- Ambulatory Surgery Centers
- Blood/Tissue/ Organ Banks
- Community Health Centers
- Dialysis Centers
- Home Health Care
- Hospice Care
- Imaging Centers
- Medical Laboratories
- Oncology Centers
- Outpatient Behavioral Health
- Outpatient Physical Rehabilitation
- Pharmacies
- Schools and Universities
- Student Health Centers
- Urgent Care Centers

Capacity

- Standard primary limits of liability of $1M/$3M
- Umbrella or excess up to $10 million
- First dollar coverage available for select risks
- Minimum policy premium of $15K

Coverage features

- Healthcare professional liability coverage written on a claims-made basis with an incident sensitive coverage trigger
- General liability coverage written on a claims-made or occurrence basis
- Employee benefits liability coverage written on a claims-made basis
- Separate Limits for Professional and General Liability
- Physical/Sexual Abuse Sub-limit Endorsement available
- Defense outside the limits of liability on most classes
- Automatic coverage for medical directors
- Physician coverage available on a separate or shared limits basis
- Blanket additional insured coverage included where required by contract
- Blanket non-physician independent contractor coverage where required by contract
- Ancillary coverages include – medical payments, fire damage and damage to premises rented to you
- Supplemental coverages available include – HIPPA, Disciplinary Proceedings, Media, Evacuation, Loss of Earnings and Deposition Expense
- Punitive damanges most favorable venue
- Good Samaritan coverage

A+ Financial Rating:
A.M. Best (Superior)
S&P (Strong)

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 138 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 10,000 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise.**™

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

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