

MISCELLANEOUS MEDICAL FACILITIES

Medical facilities operate in an increasingly complex risk environment, from emerging liability exposures to evolving claims trends. Skyward Specialty's Healthcare Solutions team brings deep, segment-specific expertise to the table – partnering with you to craft coverage solutions tailored to your clients.

PRIMARY COVERAGE OPTIONS

Minimum premiums starting at \$3,500

- Medical Professional Liability – Claims Made & Occurrence* options
- General Liability – Claims Made & Occurrence options
- Incident Sensitive Trigger
- PL, GL, EBL, HNOA, & SAM are separate towers
- Defense outside
- Affirmative Punitive Damages
- Administrative Coverage for Medical Directors
- Good Samaritan Coverage
- Severability
- HIPAA Reimbursement Coverage
- Legal Event Reimbursement Coverage
- First Dollar Deductible

ADDITIONAL COVERAGES

- Blanket Additional Insured
- Blanket WOS
- Primary Non-Contributory
- Sub-limit for Non-Medical E&O
- Physicians Sharing in the Limits
- Reimbursement Coverages: Patient Loss of Property, Privacy Breach, Public Relations, Regulatory Billing, & Evacuation Expense

*Occurrence PL is available for limited classes

**Excess Coverage available up to \$5,000,000 incl. auto & employer's liability - supported & unsupported

TARGET CLASSES

- Allied Training/Nursing Schools
- Dialysis Centers
- Home Healthcare, Hospice & DME
- Medical Laboratories
- Imaging Centers
- Medical Staffing
- Behavioral Health
- Pharmacies
- Surgery Centers
- Therapy
- Telehealth Services
- Clinics: FTCA, community health centers, occupational health, urgent care, & specialty clinics

PROHIBITED CLASSES

Emergency and Non-Emergency Transport; Standalone Senior Long-term Care Facilities (Assisted Living, Independent Living, and Skilled Nursing Facilities); Birthing Centers/Midwives; 100% Correctional Health; Fertility Clinics; Managed Care Liability; Neuromonitoring; Organ Procurement; Organ, Tissue, Blood and/or Sperm Banks

CONTACT US

Email healthcaresubs@skywardinsurance.com
or scan the QR code.



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