



## HEALTHCARE PROFESSIONAL LIABILITY

### PHYSICIANS, SURGEONS, DENTISTS, AND ALLIED INDIVIDUALS PROFESSIONAL LIABILITY INSURANCE

#### HIGHLIGHTS

- Wholesale Only Distribution
- Professional Liability Coverage – up to \$1M/\$3M limits
- Written on StarStone Specialty Insurance (Non Admitted)
- Rated “A-” Excellent – XII by A.M. Best



**CORE  
SPECIALTY**

# THE CORE SPECIALTY ADVANTAGE

With deep industry expertise to leverage, our Healthcare Professional Liability underwriters provide products and services for selected businesses and professionals throughout the U.S. Working with wholesalers that truly understand our business, we place a high value on turnaround time and efficiency, and have the flexibility to fit solutions specifically to our customer's needs.

## PRODUCT ELIGIBILITY

- Will consider all physician and dental specialties, including surgery and obstetrics
- Medical Directors
- Stand-alone tail requests (except pediatrics and obstetrics)
- Allied providers (PAs, NPs, CRNAs, RNs, and others)
- Chiropractors
- NO abortionists
- NO correctional medicine (if over 25%)

## CLAIMS

Professional and responsive in-house claims team led by managers with defense firm and healthcare industry knowledge and experience. We pursue rapid and equitable settlement for all valid claims as well as consistency in the handling of every claim.

## RESTRICTED VENUES

- The following states are prohibited:
  - NY, NE, KS, RI, LA, and WI

## COVERAGES / ENHANCEMENTS

- Claims Made and Reported policy form
- Incident Trigger will be available for qualified accounts
- Defense Costs in Addition to the Limit of Liability available on select accounts
- Consent to Settle with Hammer Clause
- Prior acts on select accounts
- 12-, 36-, and 60-month Extended Reported Period (ERP) options available, along with Death, Disability, and Retirement (DDR) tail.
- Standard deductible of \$2500 provided; deductible options are available on most risks
- Entity Coverage on a shared limit
- Employee Coverage on a shared limit
- Supplemental Benefits Coverages
  - Proceeding Expenses Reimbursement
  - Disciplinary Proceeding Expenses
  - HIPAA Proceeding Expenses
  - Subpoena Assistance Costs

## CONTACT US

For more information, please contact:

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**LOSS RUNS REQUESTS**  
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**SUBMISSION INBOX**  
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We offer Medical Healthcare Professional Liability products via StarStone Specialty Insurance Company