



## Allied Health Division

Kinsale's Allied Health Division offers insurance products for your Long-Term Care, Miscellaneous Healthcare and Social Service risks. We tailor our coverage to your hard to place risks by offering flexible policy terms and competitive premium rates. General Liability and Professional Liability coverages can be written on a combined or on a stand-alone basis.



### Target Classes:

- All things medical or miscellaneous facility related;
- Foster/Adoption Agencies;
- Emergency/Non Emergency Transport;
- Group Homes;
- Home Health;
- Long Term Care Facilities;
  - Skilled and Intermediate Care;
  - Assisted and Intermediate Care;
- Outpatient Medical Facilities (Labs, Clinics, Surgical, Rehab, etc.);
- Social Service Agencies;
- Staffing Agencies.

### Policy Structure:

- Professional Liability and General Liability Coverage;
- Claims-made and reported coverage form. (Note: General Liability occurrence coverage form may be used for certain risks);
- Policy Limits up to \$10M available on primary or excess basis. Follow-form excess capacity of \$10M on both a supported and unsupported basis that can include Auto and Employer's Liability.
- Policies issued with a per claim deductible that applies to both indemnity and expense;

- Broadened Coverage available for select risks and may include; incident trigger, defense outside the limit, silent on punitive damages, indemnity only deductible, etc.;
- 1, 2, 3 year tail options available;
- Professional Liability and General Liability Coverage can be written on a stand-alone basis with separate limits or a combined basis with a shared aggregate limit;
- Additional coverage enhancements available: Employee Benefits; Stop Gap; Non-Owned Auto; HIPAA Expense Reimbursement; Residential Evacuation Expense Reimbursement;
- TRIA coverage included on the General Liability at no additional charge.

### Submission Requirements:

- Application (Signed and dated) and appropriate supplemental application(s);
- Five Year currently valued loss runs;
- Copy of License;
- Copy of current Declaration Page.

### Contact:

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