

# Allied Medical

## Miscellaneous Medical Malpractice

Tokio Marine HCC's Allied Medical Malpractice insurance offers some of the broadest coverage in the market. Limits for Professional and General Liability are available up to \$5 Million, as either primary or follow form excess.

Unique features include the addition of our e-MD® and MEDEFENSE® Plus coverages by endorsement. e-MD® provides cyber liability coverage for patient notification and credit monitoring costs, network security and privacy liability, data recovery costs, media liability and much more.

MEDEFENSE® Plus provides insureds with essential coverage for billing errors and HIPAA, EMTALA, or STARK violations.

Sexual Misconduct coverage is also available by endorsement.

### Product Highlights

- LIMITS UPTO: \$6,000,000 each claim / \$8,000,000 aggregate (Dual Tower options are available)
- Follow form Excess Liability over PL/ GL UPTO: \$5,000,000 each claim / \$5,000,000 aggregate
- AVAILABLE COVERAGES:  
Stand-alone Professional Liability;  
Combo Professional Liability and General Liability (GL Occurrence coverage is available)
- Minimum Premium: \$1,500

- Minimum Deductible: \$0
- MEDEFENSE® Plus Sublimit (includes HIPAA violations): Up to \$250,000
- e-MD® Cyber Liability Sublimit Up to \$1,000,000
- Hired and Non-Owned Auto Sublimit: Up to \$1,000,000
- Evacuation Expenses: Up to \$50,000
- Reputational Harm Coverage: Up to \$100,000
- Disciplinary Proceeding Sublimit: Up to \$25,000
- Legal Expense/Media Reimbursement Insurance: Up to \$25,000
- First Dollar Defense is available
- Sexual Abuse Sublimit: Up to \$1,000,000 (available when required by contract)
- Punitive Damages are covered, where insurable by law
- Incident Reporting
- Worldwide coverage (claim brought in the USA)
- Loading/Unloading coverage available on qualified Medical Transportation risks
- Medical Director coverage for Administrative Duties and Indirect Patient Care available

### Eligible Classes

Home Health Agencies, Medical and Day Spas, Medical and NEMT Transportation, Nurse Registries/Medical Staffing, Physical Therapy Clinics, Drug and Alcohol Rehab, Certified Nurse Anesthetists, Dental Clinics, Diagnostic Imaging and X-Ray Clinics, Dialysis Centers, Drug Testing Labs, Health and Fitness Centers, Medical Clinics, Medical Testings Labs, Mental Health Clinics, Opticians and Optometrists, Pharmacists, Medical Director

### Ineligible Classes

Hospitals, Standalone Physicians and Physician Groups, Medical Marijuana Exposures

### Ineligible Territories

Alaska, New York

## Contact us

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