



Allied Medical - Miscellaneous Malpractice

Miscellaneous Medical Malpractice Insurance provides comprehensive coverage for a wide range of Allied and Ancillary healthcare providers and facilities.

Product Highlights

- Professional Liability offered on a Claims-Made basis
- General Liability offered on a Claims-Made or Occurrence basis
- Employees, Volunteers, Interns, Residents and Independent Contractors included in the definition of Insured
- Can include direct coverage for Physicians, Dentists and Chiropractors on select classes
- Medical Directors covered for Administrative Duties and Indirect Patient Care
- Patient Loading/Unloading Coverage available as a sub-limit or up to the full PL limit
- Dual Towers/Separate PL and GL Aggregate Limits
- Follow Form Excess Coverage available
- Punitive damages are covered, where insurable

Coverages Enhancements Available

- Sexual Misconduct and Molestation Liability up to \$1,000,000
- e-MD Cyber Liability up to \$1,000,000
- MEDEFENSE® Plus up to \$500,000
- Employee Benefits Liability up to \$1,000,000
- Hired & Non-Owned Auto Liability up to \$1,000,000
- Additional Claims Expenses Limit up to \$1,000,000
- Reputational Harm Expenses Sublimit up to \$50,000
- Evacuation Expenses Sublimit up to \$50,000
- Disciplinary Proceeding Sublimit up to \$25,000

Ineligible Territories

- Alaska, New York, Puerto Rico

Eligible Risks

- Home Healthcare Agencies (skilled and unskilled services)
- Medical Staffing Agencies
- Non-Emergency Medical Transportation
- Outpatient Mental Health
- Outpatient Medical Clinics
- Drug Testing
- Medical Directors (no nursing homes, fire department/EMS, correctional facilities)
- Independent Medical Exams and Expert Witness Services
- Imaging and X-Ray Centers
- Pharmacies
- Dialysis Services
- Medical Education/Training Services
- Optometry Services
- Prosthetic Fitters and Hearing Aid Fitters



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Eligible Risks Cont.

- Residential Mental Health and Substance Abuse Facilities (including Detox Services)
- Sleep Disorder Centers and Clinics
- Non-Diagnostic Medical Testing Laboratories
- Day & Medical Spas
- Ancillary Providers (Individual or Groups)

Limits up to \$5 million/\$5 million
Minimum Deductible: From first dollar
Minimum Premium: \$1,500

Ineligible Risks

- Hospitals
- Physicians and Physician Groups
- Clinical Trials
- Nursing Homes and Skilled Nursing Facilities
- Services in Correctional Facilities
- Medical Marijuana
- Managed Care Organizations
- Healthcare Consultants



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Contacts

Chris Robowski
Director, Underwriting - Product Leader,
Allied Medical, Social Services, SMML
678.373.0529 | crobowski@tmhcc.com

Dan Mogelnicki
Senior Vice President, Underwriting
Professional Lines
646.889.1123 | dmogelnicki@tmhcc.com

Submissions Email: MedMal@tmhcc.com

Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.