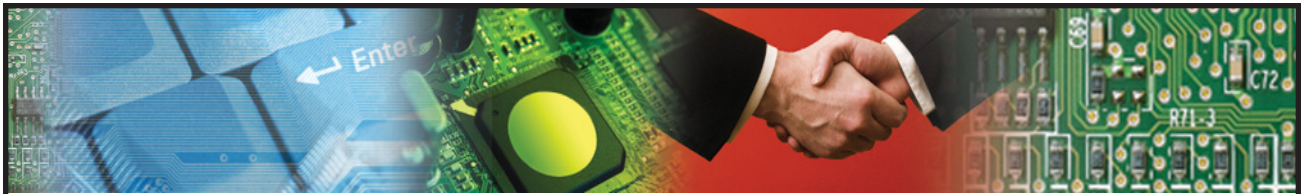


# ON POINT...

## ALLIED HEALTHCARE PROFESSIONAL LIABILITY

At Apogee Insurance, we offer access and coverage for a wide variety of medical related liability exposures, including Errors & Omissions (E&O).

We have high quality insurance carriers (A rated and above) that have significant experience and expertise in the medical field. We specialize in writing outpatient facilities, ambulatory surgi centers and med spas and Medical Malpractice Insurance to non-physicians comprised of clinical healthcare professionals that support, aid and increase the efficiency of the physician, dentist, nurse, primary care specialist, pharmacist and psychologist.



### **YOU'RE ON POINT WITH THESE ALLIED HEALTHCARE PROFESSIONAL LIABILITY CLASSES:**

- Acupuncturists
- Allergy Specialists
- Ambulance/EMT
- Ambulatory Surgery Centers
- Beauty Salons and Day Spas
- Case Management
- Cardiac Stress Testing Centers
- Clinical Research Organizations
- Credentialing/Utilization Reviews
- Diagnostic Medical Testing
- Dialysis Centers
- Distressed Psychologists
- Drug and Alcohol Rehabilitation
- Health Department
- Fitness Training
- Health Prevention Services
- Home Healthcare/Temporary Staffing
- Home Hospices
- Imaging Centers
- Medical Art Schools
- Medical Laboratories
- Med Spas
  - Botox
  - Electrolysis
  - Microdermabrasion
  - Chemical Peel
  - Laser Hair Removal
- Medical Staffing Agencies
- Mental Health Counseling
- Miscellaneous Medical Professionals
- Laboratories
- MRI Service/Centers
- Nutritionists
- Nurse Registries
- Occupational Health Centers
- Opticians
- Optometrists
- Outpatient Medical Clinics
- Outpatient Rehabilitation Therapy (PT's, OT's, Speech and Hearing)
- Paramedics
- Pharmacies
- Pre-Employment Testing Centers
- Radiology Services
- Rheumatologists
- Sleep Clinics
- Substance Abuse/Drug Testing
- Visiting Nurse Association
- X-Ray Technicians

## **PRODUCT FEATURES AVAILABLE (DEPENDING ON CLASS AND STATE):**

- Competitive minimum premiums
- Primary capacity of \$5 million (excess available)
- Occurrence or claims made form
- Low deductible options
- Sexual/physical abuse sublimit options up to \$1,000,000/\$1,000,000
- Defense outside the limits
- Medical directors, volunteer workers and students included as insureds
- Worldwide coverage
- 10% Commission
- Ability to combine professional liability and general liability on one form.

## **PRODUCT ADVANTAGES:**

- On call knowledgeable staff with real world experience
- Available online resources
- Broad market access to financially sound insurance companies
- Ability to offer policy comparisons
- A.M. Best top A to A++ rated carriers

## **MARKETS:**

- Admiral Insurance (W.R. Berkley)
- Evanston Insurance
- United National Insurance
- Hiscox
- Iron Shore

## **CLAIM EXAMPLES:**

- A pedicure seems like a harmless service. However, a client of a med spa located in New Jersey developed cellulitis in her leg and was hospitalized for treatment. The source of the infection was traced to a cut she received during the pedicure. What resulted was a lawsuit and settlement that totaled over \$30,000.
- A medical staffing agency in Virginia provided trained personnel to various organizations. The company provided a physician to conduct a comprehensive orthopedic exam of a patient who was seeking disability from the state department of social services. Following the exam, the patient claimed that they sustained an injury as result of the exam and consequently filed a suit against the staffing agency, as well as the physician and the organization that the exam was completed at. The settlement was close to \$90,000 and the defense costs exceeded \$150,000 for the staffing firm.
- A physician performed surgery on a patient's wrong toe.
- A patient lost sight in one eye while undergoing surgery.
- A patient died from an overdose of anesthesia. The nurse did not advise the anesthesiologist of blood pressure prior to surgery which would have affected a lower dosage of anesthesia.