PRIMARY PROGRAM

Allied Medical Professional and General Liability

Miscellaneous professional and general liability for a wide range of allied and ancillary healthcare professionals and facilities.

LIMITS UP TO	MINIMUM DEDUCTIBLE	MINIMUM PREMIUM
$2 million / $6 million	**$1,000**	**$2,250**
Higher limits available in VA	$0 may be available on request	Per policy

✓ **Two decades in this class, and a service team behind it.** Underwriting sits with the specialist; clearance, issuance, endorsements and billing go to the service team — so underwriting and servicing don’t compete.

PRODUCT HIGHLIGHTS

- Professional and General Liability offered on a claims-made basis
- General Liability on an occurrence form available on request
- Coverage through an “A” Excellent A.M. Best rated carrier
- Dual towers — separate Professional Liability and General Liability limits, with a shared option for a credit
- Employees automatically included in the definition of Insured
- Independent contractors, volunteers and students included on request
- Direct patient care coverage for physicians and dentists on med spa risks only
- Medical Director may be covered for administrative only or administrative and supervisory duties, including chart sign-off, upon request
- Patient loading/unloading available as a sub-limit or up to the full policy limit, upon request

COVERAGE ENHANCEMENTS AVAILABLE

- Sexual Misconduct sub-limit — up to $1 million / $3 million
- Employee Benefits Liability — up to $1 million / $3 million
- Hired and Non-Owned Auto sub-limit — up to $1 million / $3 million
- Health Insurance Portability and Accountability Act sub-limit — up to $250,000
- Privacy Reimbursement sub-limit — up to $50,000
- Theft coverage sub-limit — up to $100,000
- Defense Outside the Limits — up to $1 million
- Disciplinary Proceeding sub-limit — up to $25,000
- Legal and Media Event Expense sub-limit — up to $50,000
- First Dollar Defense
- Punitive Damages, where insurable
- Stop gap coverage

INELIGIBLE TERRITORIES

– Alaska

– Hawaii

Applications are available at graysonunderwriting.com or on request.

Grayson works exclusively with appointed wholesale brokers.

PRIMARY PROGRAM

Eligible and Ineligible Risks

ELIGIBLE RISKS

- Ancillary, non-physician providers — individual or groups
- Adult day care centers
- Dialysis services
- Early intervention services for developmentally disabled children
- Home health agencies — medical/skilled and non-medical/unskilled
- Imaging and X-ray centers
- Medical arts schools, education and training services
- Medical clinics
- Medical directors
- Collaborating physicians
- Medical labs
- Medical staffing agencies
- Medical testing laboratories
- Mental health counselors
- Non-emergency medical transportation
- Nurse practitioners
- Optical establishments and optometry services
- Outpatient mental health and counseling
- Physician assistants
- Pharmacies — no compounding exposure
- Physical, occupational and speech therapy
- Prosthetic fitters and hearing aid fitters
- Sleep disorder centers and clinics
- Specimen collection services
- Testing services — drug, alcohol and similar
- Medical spas
- Day spas

INELIGIBLE RISKS

- Youth foster care and adoption services
- Physicians or dentists for direct patient care, other than med spa services
- Chiropractors
- Risks with correctional facility exposure
- Managed care organizations
- Whole body cryotherapy
- Stand-alone massage parlors

PROGRAM SUMMARY

Limits up to	$2 million / $6 million — higher limits available in VA
Minimum deductible	$1,000; $0 may be available on request
Minimum premium	$2,250 per policy
Form	Professional and General Liability on a claims-made basis; General Liability on an occurrence form available on request
Limit structure	Dual towers — separate Professional Liability and General Liability limits, with a shared option for a credit
Paper	A.M. Best “A” Excellent rated carrier
Availability	All states except Alaska and Hawaii
Excess	Follow-form excess available up to $5 million, supported or unsupported
Distribution	Appointed wholesale brokers only

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