



Medical Facilities Policy

Commercial Lines



Specialization within the Medical Industry is continually evolving. From home healthcare agencies to teaching hospitals and assisted living facilities, the array of ever expanding medical facilities introduces new risks. We specialize in providing customized liability insurance products and services designed to address a wide variety of exposures.

Coverage Lines Offered

- General Liability
- Professional Liability

Available Forms and Endorsements

- Claims-made Professional Liability

Coverage Highlights

- Limits available
 - Up to \$1ML Each Claim
 - \$3ML Aggregate
- Deductible and Retention Options of Varying Size Available
- Ability to Offer Admitted Coverage in Most States for Allied Classes of Business
- Excess or Umbrella Coverage
 - Higher Limits Available Upon Request
 - Not Available on all Accounts
 - Based Upon Underwriting and Account Characteristics

Target Classes and Operations

- **Allied Health Classes - Premium = to or < \$25,000**
 - Home Health Registry
 - Hospice
 - Nursing Registry
 - Staffing
- **Long-Term Care Classes**
 - Nursing Homes
 - Skilled Care Nursing Facilities
 - Assisted Living Facilities
 - Staffing independent Living Facilities
- **Miscellaneous Classes**
 - Home Health Care Agencies
 - Hospice Facilities
 - Staffing/Nurse Registries
 - Ambulatory Surgery Centers
 - Laboratories
 - Imaging Facilities
 - Dialysis Centers
 - Pharmacies
 - Medical Schools
 - Lithotripsy Centers
 - Telemedicine
 - Clinics
 - Sleep Center
 - Urgent Care Centers
 - Optical Establishments
 - Adult Day Centers
 - Cancer Treatment Centers
 - Blood, Tissue or Organ Banks
 - Community or County Health Centers/Health Departments
 - Non-Emergency Medical Transportation Operations
 - Physical, Occupational or Speech Therapy Centers
 - Student Health Centers/Employee Health Centers



Abram Interstate Insurance Services, CMGA
www.abraminterstate.com

P. (916) 780-7000
License #0D08440

