



Hiscox Professional Liability Portfolio - Allied Healthcare Professional and General Liability Insurance

According to the US Department of Health and Human Services' Administration on Aging, the number of Americans, age 65 and over, is projected to increase from 35 million in 2000 to 40 million in 2010, and then to 55 million in 2020. As Americans strive to live longer and healthier lives, the allied healthcare industry is booming, particularly in the health, beauty and fitness markets that cater to this lifestyle. This devotion to sustaining youth is producing tremendous growth opportunities for miscellaneous medical liability markets.

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As medical professionals perform new and non-traditional medical procedures, they face increased risks and liabilities. Whether people turn to registered nurses for dermal filler injections or nutritionists for special diet planning or equine-assisted therapy for mental health, complications and mistakes can occur. Injuries can happen as a result of treatments being rendered by unqualified or untrained professionals as well as by those highly qualified and trained. The financial consequences of these mistakes can be devastating to a business owner. Today's litigious society demands a strong need for comprehensive, tailored insurance protection for these specialty healthcare providers. Hiscox offers such protection for a wide variety of allied healthcare professionals with a competitive stand-alone professional liability product, as well as a professional/general liability combination product.

Why Hiscox?

- Exceptional customer service with the ability to provide same day turn around on most quotes and binds
- Competitive pricing with reasonable deductibles
- Specialist underwriters backed up by a responsive claims management team and support staff
- Lloyd's of London capacity, which carries an A.M. Best rating of A (Excellent)*

Policy parameters

- Competitive minimum premiums for various limit options
- Reported incident trigger of coverage, in lieu of claim/demand trigger
- Bilateral extended reporting period 12/24/36 months for 75%/150%/225%
- Duty to defend
- Additional defense costs coverage may be available for an additional premium
- Follow-form excess coverage available
- Loss only deductible option

Who we cover

- Acupuncturists • Adult day care centers • Alcohol/drug rehab centers • Alternative therapies • Ambulance services • Anti-aging medical spas • Athletic/fitness trainers • Case managers
- Chiropractic services • Counseling services • Day spas • Dental clinics • Drug/alcohol testing facilities • Healthcare staffing agencies
- Holistic medicine clinics • Home health agencies • Hospice care services • Massage therapists • Medical arts schools • Medical clinics
- Medical imaging facilities • Medical testing labs • Nurse practitioners
- Nurse registries • Nutritionists • Occupational therapists • Optometrists • Pharmacies • Physical therapists • Post mortem services • Psychologists • Sleep clinics • Speech therapists
- Utilization review services • Weight loss clinics

What we cover

- Professional liability (claims-made basis)
- Both claims-made and occurrence general liability available
- Hired and non-owned auto liability available

- Medical directors as insureds
- Independent contractors, leased workers, volunteers and students as insureds
- HIPAA violations up to sublimit
- Sexual misconduct up to sublimit
- Punitive damages up to full limits (where insurable by law)
- Personal and advertising injury
- Defense of licensing proceedings up to sublimit
- Subpoena assistance up to sublimit

Claims examples

Anti-aging medical spa

A patient had a reaction to a numbing cream provided by a medspa and which was to be used prior to a laser hair removal treatment. Patient allegedly was not provided proper instruction on the use of the cream and overdosed on the solution resulting in the patient's death.

Chiropractic clinic

A patient receives an adjustment and feels dizzy afterwards, but is sent home. After follow up, the chiropractor learns that the patient later had a stroke as a result of forceful neck adjustment.

Nurse registry

The insured's nurse was placed in a hospital where the nurse was responsible for the care of an elderly patient. While under the nurses' care, the patient allegedly fell from bed resulting in hip and pelvic fractures.

Contact information

Insurance brokers are welcome to contact us. Two ways to find your regional contact:

hiscoxbroker.com/contact-us/

Northeast:	646 452 2353
Southeast:	404 410 2800
Midwest:	312 380 5555
Northwest:	415 814 1455
Southwest:	213 412 1210

About Hiscox in the US

Hiscox, the international specialist insurer, is headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). There are three main underwriting parts of the Group - Hiscox London Market, Hiscox UK and Europe and Hiscox Syndicates. Hiscox International includes operations in Bermuda, Guernsey and the USA. Hiscox Syndicates Ltd is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The ability of syndicates at Lloyd's to do business in the USA, and its territories, is restricted as they are not US-based insurers. Hiscox Underwriting Ltd and Hiscox ASM Limited are authorized and regulated by the Financial Conduct Authority.

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*A.M. Best rating as of July 19, 2013.

