Appetite Guide



Complete Care Connect: Tailored, comprehensive insurance solutions for modern healthcare providers, seamlessly covering miscellaneous in-person and telehealth organizations with robust, customizable protection.

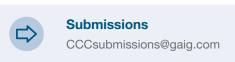
Coverages Available	Standard Limits	Max Limits	Key Features
Medical Professional Liability (MPL)	\$1M/\$3M	\$5M/\$5M	Bodily injury arising from healthcare services and system failure; automatic coverage for physicians and other medical practitioners. Coverage for HIPAA-related incidents available.
Sexual and Physical Misconduct or Abuse	\$1M/\$1M	\$2M/\$2M	Coverage for claims arising from sexual or physical misconduct or abuse in the course of professional services.
General Liability (GL)	\$1M/\$3M	\$5M/\$5M	Coverage for general premises liability, medical expense payments, tenant's liability, and more.
Products and Completed Operations Liability	\$1M/\$3M	\$5M/\$5M	Products failing to perform; coverage for tangible property that has been manufactured, distributed or installed by the insured.
Media Liability	\$1M/\$1M	\$2M	Coverage for claims arising from media content, such as defamation or invasion of privacy.
Technology Errors & Omissions/Tech Products	\$1M/\$3M	\$5M/\$5M	Technology errors and omissions; coverage for supply, development, installation and maintenance of technology used in healthcare. Affirmative coverage for bodily injury.
Cyber Liability	\$1M	\$5M	Comprehensive coverage to meet specific needs of healthcare providers including extortion coverage for ransomware threats; breach response services. Coverage for first-party costs, such as business interruption. Affirmative Bodily Injury Coverage.

Additional Coverage Features:

- Single policy form for both in-person and telehealth providers
- Modular policy form for customized coverage
- Tailored and comprehensive protection for various care providers
- Physicians included as an Insured
- Inclusion of independent contractors under coverage
- Cyber coverage to address privacy and security risks
- Affirmative Bodily Injury Coverage for Cyber and Tech E&O
- Coverage for regulatory investigations
- Defense cost coverage for disciplinary actions
- HIPAA sublimit available
- Worldwide coverage territory

Coverages Available	Max Limits
Excess Liability	\$5M/\$5M







Stoplight Product Guide

Miscellaneous Medical Professional Liability



Targeted







Decline



Top Classes of Business				
Adult Daycare	Occupational Therapy			
Audiology	Pathology Testing			
Community Health Clinic	Pharmacy			
Day Spa/Salon	Phlebotomy			
Dental Clinic (Community)	Physical Therapy			
Drug Testing Lab	Respiratory Therapy			
Eye Care Clinic	Speech Therapy			
Holistic/Naturopathic/ Alternative Medicine	Substance Abuse Recovery			
Home Healthcare – Companion Care/Non-Skilled/Skilled	Telemedicine			
Laboratories	Mobile Health (mHealth)			
Life Coaching	Remote Patient Monitoring			
Medical Clinic	Telehealth Technology Providers			
Medical Imaging	Urgent Care			
Mental Health Counseling	Weight Loss Clinic			
Occupational Healthcare Clinic	And more!			

Other Eligible Classes
Allied Training Schools
Blood Bank
Case Management
Dialysis
Durable Medical Equipment
Genetic Testing Lab
Healthcare Staffing
Hospice Care
Massage Therapy
Medi Spa
Medically Assisted Detox Treatment
Pain Management Clinic
Sleep Clinic

Veterinary Clinic

	Ineligible Classes
	Abortion Clinics
	Assisted Living Facilities
	Correctional Care
	Group Homes
	Hospitals
	Inpatient Hospice
	Medical Transportation
	Nursing Homes
	Physician Groups or Standalone Physicians
	Surgery Centers
	Tele-neurology
	Tele-radiology
1	

