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



Contact

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Submissions

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Stoplight Product Guide

Miscellaneous Medical Professional Liability











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	In
Allied Training Schools	Abortio
Blood Bank	Assisted
Case Management	Correct
Dialysis	Group I
Durable Medical Equipment	Hospita
Genetic Testing Lab	Inpatier
Healthcare Staffing	Medical
Hospice Care	Nursing
Massage Therapy	Physicia Standal
Medi Spa	Surgery
Medically Assisted Detox Treatment	Tele-ne
Pain Management Clinic	Tele-rac
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



