



# Healthcare and Allied Health



## Eligible Classes

- Alcohol and Drug Rehabilitation
- Health and Fitness Center
- Optician and Optometrist
- Counselor
- Home Health Agency
- Psychologist
- Dental Clinic
- Massage Therapist
- Pharmacist
- Diagnostic Imaging and X-Ray
- Medical Clinic
- Physical Therapy Clinic
- Mental Health Clinic
- Ultrasound Technician
- Nurse
- Many More!

## Program Highlights

A.M. Best rated "A" or better markets

Primary limits are available up to \$5M per incident and \$7M aggregate

Stand-alone Professional, Combo GL & Professional, and Excess Liability available

Deductibles start at zero with low minimum premiums

Prior Acts is available

Incident reporting

Defense in addition to the limits is available by endorsement

Punitive Damages are covered, where insurable by law

Blanket AI, Primary Wording for AI's, and Waiver of Subrogation available

Virtus- Excellence,  
Character & Courage