



Great American Risk Solutions Healthcare

Allied Health and Medical Transport

Target Classes

Allied Health

- Home Healthcare Agencies
- Hospice Facilities
- Staffing/Nurse Registries
- Humanitarian Medical Relief Organizations
- Lithotripsy Centers
- Dialysis Centers
- Outpatient Surgery Centers
- Community Health Centers
- Rehabilitation Centers
- Student Health Centers
- Health & Wellness Centers
- Wound Care Centers
- Physical, Occupational or Speech Therapy Centers
- Sleep Disorder and Apnea Clinics
- Laboratory Equipment and Reagents
- Medical Spa Facilities
- Urgent Care
- Clinics
- Diagnostic / Imaging Facilities
- Medical Schools including CNAs, Medical Assistants, Dental Assistants
- Laboratories
- Optical Establishments
- Pharmacies – compounding included
- Blood Banks
- Durable Medical Equipment

Medical Transport

- Non-Emergency Transport – Excludes loading and unloading

Excluded Classes

- Correctional Facilities
- Physicians Coverage

Product Limits

- Coverages A & B – General Liability: \$1MM/\$3MM/\$1MM/\$1MM
- Coverage C – Medical Payments

- Coverage D – Professional Liability: \$1MM/\$3MM
- Coverage E – Employee Benefits Liability: \$1MM
- HNOA Liability: endorsed and inclusive of the GL limit
- Excess limits up to \$10MM (supported and unsupported)
- Deductibles starting at \$2,500
 - Offered as Indemnity and Expense or Indemnity only

Coverage Highlights

- Occurrence or Claims Made Coverage
- Defense Costs Outside or Inside the Limits
- Separate PL/GL/EBL Towers
 - Silent on Sexual Abuse & Molestation (sublimits available on request)
 - Incident sensitive trigger when Claims Made Coverage is used
 - Demand trigger available via endorsement
- Beauticians and Barbers as Insureds
- Volunteer Workers as Insureds
- Student-in-training as Insured
- Medical Director as Insured

Enhancement Endorsement

- Evacuation Expenses Reimbursement
- Media Event Expenses Reimbursement
- Public Relations Expenses Reimbursement – HIPAA Violations
- Administrative Disciplinary Proceedings Costs
- Violent Event Expenses Reimbursement
- Additional Insured status for:
 - Funding Source
 - Lessor of Leased Equipment
 - Managers, Landlords, or Lessors of Premises
 - Medical Directors
 - State or Governmental Agencies
 - Where Required by Written Contract
- Waiver of Subrogation

Submission Requirements

- Application
- Supplemental Application
- 5-7 years of company issued loss runs
- Expiring policy
- Underlying policy (if applicable)

Claims Expertise



30 members of our claims staff have an average of 18 years of **industry experience.**



28 members of our claims staff hold either a **CPCU** or **AIC designation.**



8 members of our staff hold a **Juris Doctor degree.**

Contact Us

Submission

GARSAlliedSubmissions@gaig.com

Loss Runs Request

clossruns@gaig.com

Claims Reporting

GARSclaims@gaig.com

Underwriter Contact Information

Visit gaig.com/grs/alliedhealth or scan the QR code to find your underwriter contact.



Great American
Insurance Company

115⁺ years
with an **A** or better
rating by
AM Best

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