

# CAPSPECIALTY MISCELLANEOUS MEDICAL FACILITIES LIABILITY

At CapSpecialty®, we are committed to being the preferred wholesale-only specialty insurance provider for small and mid-sized businesses across the U.S. Our highly experienced management and underwriting teams come from top insurance companies and bring with them a wealth of knowledge and an innovative approach to risk, providing the pricing you need for the Miscellaneous Medical facilities you are trying to protect.

## POLICY HIGHLIGHTS

- Wide product offering including: professional liability, general liability, hired and non-owned auto, sexual misconduct, employee benefits and umbrella
- Claims-made or occurrence products available
- First dollar offerings available
- Separate limits for each issuing agreement
- Consent to Settle with the insured (Professional Liability Only)
- Blanket additional insureds
- Broad definition of who is an insured
- No minimum earned
- Up to \$11 million in capacity
- HIPAA, defense for agency proceedings, media and evacuation coverages available
- Physician's flexibility on shared or separate limit
- ERP options stated clearly and unlimited offered

## TARGET CLASSES

- Blood banks
- Clinical research
- Clinics
- FTCA clinics
- Home health
- Hospice
- Imaging centers
- Labs
- Medical spas
- Pharmacies
- Physical therapy, occupational therapy and speech therapy clinics
- Surgery centers
- Urgent care

## CONTACT US

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