



## Medical Facilities and Providers Liability

In today's dynamic environment, medical facilities face emerging risks and claim trends. Skyward Specialty understands these significant liability exposures and the need for adequate protection.

Our national Healthcare underwriting team brings extensive experience specific to this segment and is ready to collaboratively craft solution-oriented coverage for your clients.

Skyward Specialty offers broad medical professional and general liability coverages on a non-admitted basis which allows the most flexibility when tailoring coverage.

Our claims team is experienced to proactively assess and manage claims to ensure clients are properly represented and protected.

### PRODUCT HIGHLIGHTS:

- Medical Professional Liability – Claims Made/Reported form or Occurrence form available for specific classes
- General Liability – Claims Made/Reported or Occurrence form
- Separate coverage parts and limits for Professional Liability, General Liability, Employee Benefits Liability, Hired/Non-Owned Auto

### COVERAGE FORM INCLUDES:

- Defense outside limit
- Affirmative coverage for punitive damages
- Evacuation Expense Reimbursement
- Medical Directors
- Public Relations / Legal Event Reimbursement
- Patient Loss of Property

### AVAILABLE COVERAGE OPTIONS:

- Physical/Sexual Abuse Coverage
- Blanket Additional Insured and Waiver of Subrogation
- Deductibles - Loss only; first dollar defense
- HIPAA Regulatory Reimbursement

Excess coverage to \$5,000,000 with stand-alone excess available.

### UNDERWRITING FOCUS ON THESE TARGET CLASSES:

- Allied training and nursing schools
- Dialysis centers
- Home Health and Hospice – DME, personal services, rehabilitation, skilled
- Laboratories – dental, medical, pathology, drug testing, reference
- Medical Imaging Centers
- Medical Staffing (non-physician) and Nurse Registries
- Mental/Behavioral Health – Outpatient only
- Specialty Pharmacies – compounding, contract (closed) infusion, mail order, and related services
- Therapy and Rehabilitation Services – Physical Occupational, Speech and Behavioral
- Virtual health services – mental health, wellness, hybrid care models

### FINANCIAL STRENGTH:

Skyward Healthcare's ability to serve its clients is backed by its superior underwriting and claims expertise combined with an impressive financial rating of A- (Excellent) by A.M. Best Company

For Inquiries contact:  
[healthcaresubs@skywardinsurance.com](mailto:healthcaresubs@skywardinsurance.com)

Not every risk qualifies for coverage. This information is provided as an overview of coverages available and should not be construed as underwriting guidelines, contractual terms or an offer of coverage. All submissions are subject to underwriting based on individual merits of the account.