

# HEALTHCARE SOLUTIONS

CONTACT US



(CLICK OR SCAN)

In today's dynamic environment, medical facilities face emerging risks and claims trends. Skyward Specialty understands these significant liability exposures. Our Healthcare Solutions underwriting team brings extensive experience specific to this segment and is ready to collaboratively craft solution-oriented coverage for your clients. Skyward Specialty has an AM Best rating of A- (Excellent) with a positive outlook.

## TARGET CLASSES

- Individual Provider/Physicians
- Allied training/nursing schools
- Dialysis centers
- Home Healthcare, Hospice, & DME
- Medical Laboratories
- Imaging Centers
- Medical Staffing
- Behavioral Health
- Pharmacies
- Surgery Centers
- Therapy
- Telehealth Services
- Clinics: FTCA, community health centers, occupational health, urgent care, & specialty clinics

## PROHIBITED CLASSES

Adoption/Foster Care; Emergency and Non-Emergency Transport; Skilled Nursing, Assisted and Independent Living Facilities; Group Homes; Birthing centers/Midwives; 100% Correctional Health; Fertility Clinics; Managed Care Liability; Neuromonitoring; Organ procurement; Organ, tissue, blood and/or sperm banks; Nutraceuticals/products risks; Social Services; 100% veterinary risks

## PRIMARY COVERAGE

- Medical Professional Liability - Claims Made and Occurrence\* options
- General Liability: Claims Made & Occurrence options
- Incident Sensitive Trigger
- PL, GL, EBL, HNOA, & SAM are separate towers
- Defense outside
- Affirmative Punitive Damages
- Administrative Coverage for Medical Directors
- Good Samaritan Coverage
- Severability
- HIPAA Reimbursement Coverage
- Legal Event Reimbursement Coverage
- First Dollar Deductible

## ALSO AVAILABLE

- Blanket Additional Insured
- Blanket WOS
- Primary Non-Contributory
- Sub-limit for Non-Medical E&O
- Physicians Sharing in the Limits
- Reimbursement Coverages: Patient Loss of Property, Privacy Breach, Public Relations, Regulatory Billing, & Evacuation Expense

\*Primary minimum premiums starting at \$3,500

\*\*Occurrence PL is available for limited classes

\*\*\*Excess Coverage Available up to \$5,000,000 incl. auto & employer's liability - supported & unsupported

