

MEDICAL FACILITIES



The need for more diverse specialized medical facilities is on the rise. From home healthcare agencies to teaching hospitals and assisted living facilities, medical facilities continue to grow and evolve. Westchester understands the evolving risks of the ever expanding array of healthcare facilities. We specialize in providing customized liability insurance products and services designed to address a wide variety of exposures.

Limits and Coverage

Primary Coverage

- Limits available: Up to \$1 million each claim; \$3 million aggregate
- Claims-made professional liability
- Occurrence or claims-made general liability
- Deductible and retention options of varying size available
- Ability to offer admitted coverage in most states for Allied classes of business

Excess or Umbrella Coverage

- Higher limits available upon request*
- (*Not available on all accounts. Limits available are based upon underwriting and account characteristics.)

PREFERRED CLASSES AND INDUSTRIES	
Miscellaneous Classes	
<ul style="list-style-type: none"> • Home Health Care Agencies • Hospice Facilities • Staffing/Nurse Registries • Ambulatory Surgery Centers • Laboratories • Imaging Facilities • Dialysis Centers • Physical, Occupational or Speech Therapy Centers • Student Health Centers/Employee Health Centers • Lithotripsy Centers • Telemedicine 	<ul style="list-style-type: none"> • Community or County Health Centers/Health Departments • Clinics • Cancer Treatment Centers • Urgent Care Centers • Medical Schools • Pharmacies • Blood, Tissue or Organ Banks • Non-Emergency Medical Transportation Operations • Adult Day Centers • Sleep Centers • Optical Establishments
Long-Term Care Classes	
<ul style="list-style-type: none"> • Nursing Homes • Skilled Care Nursing Homes 	<ul style="list-style-type: none"> • Assisted Living Facilities • Independent Living Facilities
Allied Health Classes	
Premium equal to or less than \$25,000	
<ul style="list-style-type: none"> • Home Health Care Agencies • Hospice 	<ul style="list-style-type: none"> • Nurse Registry • Staffing

Broad Specialized Coverages

- Blanket Additional Insured(s) Lessors/Owners of Premise or Equipment and Additional insured(s) Written Contract (General Liability Only)
- Confidential Information Endorsement – HIPAA
- Disciplinary Proceedings Defense Coverage
- Employee Benefits Liability
- Hired and Non-owned Auto
- Evacuation Expense
- Abuse and Molestation Coverage available
- Healthcare Facilities Privacy and Network Security Liability
- Media Event Coverage
- Patient Property Damage Coverage Endorsement
- Financial loss extension
- *Healthcare professional services definition amended to include non-traditional, miscellaneous E&O coverage

**The above listed coverage endorsements are not available on all accounts. Availability is based upon account characteristics and underwriting review.*



For questions and inquiries, call HIMI:
808-208-8300

Send submissions to:
himiquotes@hemic.com

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