



# HEALTHCARE PROFESSIONAL LIABILITY



**CORE  
SPECIALTY**

## TARGET CLASSES

- Allied Healthcare Facilities
- Senior Care Facilities

## HIGHLIGHTS

- Wholesale only Distribution and Excess Only Capacity
- Policy Limits up to \$5,000,000
- Written on StarStone Specialty Insurance (Non Admitted)
- Rated "A-" Excellent - XI by A.M. Best

# THE CORE SPECIALTY ADVANTAGE

With deep industry expertise to leverage, our Healthcare Professional Liability underwriters provide products and services for selected businesses and professionals throughout the U.S. Working with wholesalers that truly understand our business, we place a high value on turnaround time and efficiency, and have the flexibility to fit solutions specifically to our customer's needs.

## TARGET CLASSES

### Allied Healthcare Facilities

Eligible Classes including but not limited to:

- Ambulance – Air and Ground
- Ambulatory Surgery Centers
- Dialysis Centers
- Home Health Care
- Healthcare Staffing Firms
- Imaging Centers
- Laboratory
- Pharmacy
- Rehabilitation Facilities
- Urgent Care Center

### Senior Care Facilities

Eligible Classes:

- Skilled Nursing Facilities
- Assisted Living or Memory Care Facilities
- Independent Living Facilities
- Supplemental Exposure
  - Home Health (Visits)
  - Adult Day Care (Participants)

## SCHEDULED UNDERLYING COVERAGE FOR EXCESS LIMITS INCLUDING MINIMUM ATTACHMENT POINTS

- Professional Liability – Claims-Made Only (\$1m)
- General Liability (\$1m)
- Auto Liability (\$1m)
- Employee Benefits Liability (\$1m)
- Employer's Liability (\$500k)
- Sexual Misconduct Liability (\$1m)
- Others available upon request

## COVERAGE SUMMARY

- Follow Form Excess or High Excess: Up to \$5m when attaching over \$3m
- Excess Professional Liability on a Claims Made Basis
- Following Form of Claims Made and Occurrence Triggers for All Other Underlying Coverages
- Prior acts coverage to match expiring policy
- Defense coverage inside limits of liability

## CLAIMS

Professional and responsive claim team led by managers with defense firm and healthcare industry knowledge and experience. Rapid and equitable settlement for all valid claims as well as consistency in the handling of every claim.

## RISK MANAGEMENT

Core Specialty provides a Risk Management (RM) Allowance for eligible risks, including:

- Healthcare Conference Fees
- Continuing education costs required for RM designations
- Services that support your Patient Safety or RM endeavors

## CONTACT US

For more information, please contact:

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## LOSS RUNS REQUESTS

[CLAIMS@corespecialty.com](mailto:CLAIMS@corespecialty.com)

**We offer Medical Healthcare Professional Liability products via StarStone Specialty Insurance Company.**

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