

Appetite Guide



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Your clients need more than standard coverage—they need specialized solutions. VGM Insurance delivers competitive pricing, flexible options, and access to top-rated carriers, all backed by deep industry expertise. Partner with us for protection that goes beyond the policy.

Industry	Target Classes	Admitted/ Non-Admitted	Claims-Made/ Occurrence	Liability Limits and Coverages
Home Medical Equipment	<ul style="list-style-type: none"> Home Medical Equipment Device Medical Equipment Delivery Respiratory Providers Complex Rehab Sleep Labs Pharmacy Home Accessibility 	Admitted or Non-Admitted	Claims-Made or Occurrence	<ul style="list-style-type: none"> GL \$300K/\$300K up to \$5M/\$5M Per Policy, Excess up to \$10M Products Liability and Incidental Professional Liability Afforded Work Comp, Cyber and EPL Available
Home Health	<ul style="list-style-type: none"> Non-skilled Companionship Skilled Care Hospice (In-home and Facility Based) 	Non-Admitted	Claims-Made or Occurrence	<ul style="list-style-type: none"> PL \$5M/\$7M, GL \$5M/\$7M, Excess up to \$5M Work Comp, Cyber and EPL Available
Orthotic and Prosthetic	<ul style="list-style-type: none"> Orthotics and Prosthetics Post-Mastectomy Women's Health Boutiques 	Admitted or Non-Admitted	Claims-Made or Occurrence	<ul style="list-style-type: none"> GL \$300K/\$300K, up to \$5M/\$5M Per Policy, Excess up to \$5M Work Comp, Cyber and EPL Available
Physical Therapy	<ul style="list-style-type: none"> Outpatient Physical Therapy Speech/Occupational Therapy 	Non-Admitted	Claims-Made or Occurrence	<ul style="list-style-type: none"> PL \$5M/\$7M, GL \$5M/\$7M, Excess up to \$5M Work Comp, Cyber and EPL Available
Medical Products Distributor/Manufacturer Representatives	<ul style="list-style-type: none"> Warehouse/Distribution Center Management Inventory Management Order Fulfillment Logistics and Transportation Supply Chain Coordination Promotion and Sales of Devices/Products Training and Support for Devices 	Admitted	Claims-Made or Occurrence	<ul style="list-style-type: none"> GL \$300K/\$300K, up to \$5M/\$5M Per Policy, Excess up to \$5M Work Comp, Cyber and EPL Available
Senior Living (Wholesale)	<ul style="list-style-type: none"> Assisted, Independent, and Skilled Nursing Facilities 	Non-Admitted	Claims-Made	<ul style="list-style-type: none"> PL \$1M/\$3M, GL \$1M/\$3M, Excess up to \$5M Work Comp and Cyber Available
Allied Health (Wholesale)	<ul style="list-style-type: none"> Adult Day Care Drug/Rehab/Substance Abuse Wound Care I/DD Residents Group Homes Behavioral Health Dialysis Centers Medical Imaging Centers 	Admitted or Non-Admitted	Claims-Made or Occurrence	<ul style="list-style-type: none"> PL \$1M/\$3M, GL \$1M/\$3M, Excess up to \$5M Work Comp and Cyber Available
Golf	<ul style="list-style-type: none"> Golf Courses & Country Clubs: Private, Semi-Private, High-End Daily Fee Public 	Admitted	Occurrence	<ul style="list-style-type: none"> GL \$1M/\$2M, Umbrella up to \$10M Property, Auto, Liquor Liability, Storage Tank Liability, Work Comp, Cyber, and Management Lines Available