



ALLIED HEALTHCARE PROGRAM

With over 30 years of experience in the Allied Healthcare industry, VGM Insurance provides innovative solutions designed for the unique needs of the businesses we serve.

PREFERRED CLASSES

- Home Health Care
- Temporary Medical Staffing
- Residential Hospice
- Physical Therapy Clinics
- Home Medical Equipment Dealers
- Orthotics & Prosthetics Distributors/Manufacturers
- Medical Testing and Imaging Laboratories
- Dialysis Centers
- Outpatient Therapy and Rehabilitation

COVERAGE HIGHLIGHTS

- Primary limits up to \$5M /\$7M
- Monoline Professional or combined Professional Liability/General Liability
- Sexual/Physical Abuse sub-limit options up to \$1M /\$1M
- Hired and Non-Owned Auto coverage available
- Claims Made or Occurrence options
- Shared Limit or Separate Limit options
- Options for defense within or outside of limits
- Various deductible options starting at \$0

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OPTIONAL COVERAGES

- Coverage for additional insureds
- Waiver of subrogation
- Employee Benefits Liability
- Stopgap

EXCESS LIABILITY PROGRAM

- Excess limits up to \$5M
- Coverage over underlying Professional Liability, General Liability, Commercial Auto, Employer's Liability
- Follow form excess
- Zero deductible available
- Coverage may also be available over eligible sublimited coverages

PROGRAM HIGHLIGHTS

- **Ease of Doing Business:** Our fully digital application and renewal process makes it simple and convenient to get your insurance business done online!
- **Enhanced Coverage and Competitive Pricing:** Our programs are designed by industry experts, providing the coverage your business needs at competitive prices.
- **Trusted Carrier Partners:** We work only with A.M. Best 'A' Rated or higher carriers. You can trust us to protect your business.
- **Risk Management Expertise:** Access to our in-house corporate counsel and claims team, as well as a full portfolio of risk management resources, helps you manage your risk and defend your business.



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The coverage features are provided solely for descriptive purposes, do not provide a complete description of coverages, and do not in any way alter the terms and conditions of the insurance policy. These coverage features may not be available to all policyholders and may not be available in all states or jurisdictions. Consult your insurance policy for specific coverage terms, conditions, limits, limitations and exclusions. CA License #0127726