



## Allied Healthcare Program

*VGM Specialty Underwriters provides cutting edge solutions designed for the unique needs of Allied Healthcare facilities, practices and services. Our comprehensive products offer a broad range of professional and general liability coverages and can be tailored to the specific needs of each client or business.*

### **PREFERRED CLASSES**

- Home Health Care/Temporary Staffing
- Hospices
- Physical Therapy Clinics
- Home Medical Equipment Dealers
- Orthotics & Prosthetics Distributors/Manufacturers
- Medical Testing and Imaging Laboratories
- Dialysis Centers
- Outpatient Drug and Alcohol Rehabilitation
- Outpatient Therapy and Rehabilitation
- Outpatient Mental Health Counseling
- Case Management
- Social Services



## FEATURES AND BENEFITS

- Primary limits up to \$5,000,000/\$7,000,000
- Monoline professional or combined professional liability/general liability
- Sexual/physical abuse sub-limit options up to \$1,000,000/\$1,000,000
- Hired and non-owned auto coverage is available for most classes of business
- 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
- Professional liability enhancement endorsement providing sub-limits for theft of client's personal property, HIPAA, Medicare/Medicaid, license protection and defendant expense.

## OPTIONAL COVERAGES

- Coverage for additional insureds
- Waiver of subrogation
- Employee benefits liability
- Stopgap
- Nose coverage for occurrence policies with prior acts

## RISK MANAGEMENT BENEFITS

We offer our experience and expertise to all of our insureds in the development of risk management tools, including OSHA and HIPAA compliance, workplace safety, accident/incident reporting and many more!

## CONTACT US TODAY!

Send submissions to:

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Toll free: 888-329-0003

Fax: 855-535-3887

[www.vgmsu.com/alliedhealth](http://www.vgmsu.com/alliedhealth)



*Your risk is our specialty!*