

ALLIED HEALTH | PROFESSIONAL AND GENERAL LIABILITY

Appetite Guide



For Our Partners

The unique needs of the allied health sector mean brokers and customers need the support of experienced specialist underwriters.

The AXIS team is known for its in-depth understanding of the shifting challenges healthcare providers face. In a crowded market, the AXIS team provides tailored professional and general liability insurance coverage through the wholesale distribution channel, standing out for its:

- **Responsiveness** – AXIS has a hard-won reputation for its sense of urgency. We help our brokers and customers solve complex issues quickly.
- **Expertise** – AXIS underwriters understand the shifting challenges healthcare providers face because they have years of experience in the sector.
- **Reliability** – Brokers need and want underwriting partners who deliver consistent, reliable solutions, no matter the status of the market cycle.



Specialty Solutions, Elevated

Appetite and Target Classes

Allied Health coverage is an essential risk management tool to help clinics, labs, pharmacies, and other healthcare providers deliver vital services.

AXIS has a broad appetite for the diverse risks in this sector.



Target Classes

- Allied training schools
- Ambulance
- Blood, organ, and tissue services
- Clinics - retail, urgent care, emergency
- Dialysis
- Endoscopy centers
- Home healthcare
- Healthcare staffing
- Hospice
- Imaging centers
- Medical labs, spas
- Mental health - outpatient
- Oncology clinics
- Pharmacies
- Physical, occupational, and speech therapy
- Sleep labs
- Surgery centers
- Non-surgical weight loss

Acceptable Classes*

- Adult day care
- Mental health - inpatient

Out of Appetite

- Hospitals
- Physician groups, practices
- Midwives, doulas
- Senior living
- Foster and adoption care
- Residential social services

*Acceptable classes may require additional underwriting evaluation.

Structure and Product Features

AXIS offers a modular professional liability and general liability package with a range of options to match the unique needs of health providers.



Allied Health Professional Liability

Coverage Type:

- Primary coverage
- Claims made

Limits:

- \$1,000,000 per claim/\$3,000,000 annual aggregate

Policy Features:

- Standalone or in combination with General Liability

Supplemental Coverages:

- Good Samaritan coverage included in the Professional Liability coverage
- Loss of patient property coverage
- Licensing action defense coverage
- Per diem reimbursement for trial attendance
- Subpoena and deposition assistance

Allied Health General Liability

Coverage Type:

- Primary coverage
- Claims made or occurrence basis

Limits:

- \$1,000,000 per claim/\$3,000,000 annual aggregate

Policy Features:

- Packaged with Professional Liability
- Separate limits for Professional Liability and General Liability

Available Coverage Options

- Assault coverage for provider staff
- Crisis communications support
- Disinfection event
- Evacuation event

Specialty Solutions, Elevated

- Deliver on promises
- Long-term partnerships
- Responsive underwriting at appropriate risk adjusted terms, conditions, and pricing
- Broad risk appetite



Contacts

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