

Hospital and Miscellaneous Healthcare Facilities liability structured for flexibility and security.

ISMIE Indemnity offers insurance expertise and solutions for an ever changing healthcare segment. Our team of experienced professionals are committed to delivering flexible coverages tailored to the needs of Hospitals and Miscellaneous Healthcare Facilities.



DESIRED CLASSES

Hospitals

- Community Based Hospitals
- Critical Access Hospitals

Miscellaneous Healthcare Facilities

- Allied health professional training schools
- Ambulatory surgical centers
- Dialysis centers
- Home healthcare - skilled medical and personal care services
- Hospice - home care and outpatient facilities
- Laboratories providing medical, dental, or other testing and specialty services
- Radiology and imaging - including MRI facilities, CT and PET scans, sonograms and X-ray labs
- Specialty pharmacies
- Treatment facilities for cancer and disease management
- Urgent care and walk-in clinics

OUR INNOVATIVE RISK MANAGEMENT AND PATIENT SAFETY SERVICES INCLUDE COMPLIMENTARY ACCESS TO:

- Consultative services via phone, email and in-person consultations with our experienced risk management specialists
- Plethora of risk management resources available to help manage your risk
- Webinars and seminars taught by experts in their fields

ISMIE'S BEST-IN-CLASS CLAIMS OFFERS:

- Seasoned team of claims professionals including: clinicians, lawyers, investigators and IT experts, that are dedicated to each account
- Exceptional national network of reputable defense counsel
- Corporate culture of fighting for ISMIE insureds

TARGET CLASSES

- Broad definition of claim and incident trigger
- Defense outside the limits of coverage as part of the policy form
- 60 days of automatic coverage for newly acquired or created entities
- Affirmative vicarious liability coverage under professional liability for medical services by non-insured practitioners
- Sublimit defense cost for sexual misconduct/physical abuse allegations
- Administrative/licensing proceedings coverage
- Non-party deposition coverage
- Broad definition of Insured to include volunteers, students and medical directors
- Employee benefits liability coverage available
- Claims made professional and general liability (Claims-made or Occurrence) coverages available
- Excess coverage available

LIMITS AVAILABLE

- Capacity up to \$6 million.
- Sub-limits for supplemental coverages
- Various deductible options available

ADDITIONAL COVERAGE FEATURES

- Available coverage options for qualified risks:
 - Physicians may be insured on a shared limit basis with the facility
 - Hired and non-owned auto liability sublimit coverage
 - Independent contractors as insureds