



Customer Focused. Expert Knowledge. Integrity.

Property & Casualty Package for Healthcare Entities

Product Fact Sheet

Your clients will benefit from our unmatched knowledge of the ever-evolving Healthcare industry segment. Our underwriting team has specialized in Healthcare for over two decades, and we bring that expertise to our daily underwriting, appetite, and product development – whether for small allied health practitioner-led clinics, surgical risks, or large hospital systems.

Our target classes of business:

- Adult Day Programs
- Alcohol and Drug Programs and Treatment Centres
- Allied Health Practitioner Clinics
- Assisted Living
- Chronic Care
- Complex Continuing Care
- Community Support Programs
- Cosmetic Surgery
- Dental Clinics
- Diagnostic Imaging and Testing
- Fertility, IVF
- Foster and Child Care Services
- Group Homes
- Healthcare Staffing Agencies
- Holistic Practitioners
- Home Care
- Hospices and Respite Services
- Medical Clinics
- Medical Spas and Spas/Salons
- Mental Health Programs and Treatment Centres
- Non-Emergency Patient Transport
- Nursing Placement Agencies
- Nursing Homes and Long-term Care
- Paramedic Services
- Pharmacies
- Physiotherapy, Kinesiology, Occupational Health
- Public Health Units
- Retirement Homes
- Surgical Centres
- Tele Health
- Transfusion, Dialysis and Cancer IV Therapy
- Women's Health Clinics

Please contact us if your Healthcare risk does not fit into one of these categories – we may still be able to help.

Available coverages:

- Abuse Liability
- Commercial General Liability, including Bodily Injury, Personal and Advertising Injury, Property Damage, Tenant's Legal Liability, Non-Owned Automobile, Employee Benefits Errors & Omissions
- Cross-Border U.S. CGL and Medical Malpractice (available for select risks with U.S. exposure from domestically located operations)
- Employment Practices Liability
- Equipment Breakdown Insurance
- Loss of Documents
- Medical Malpractice
- Non-Profit Directors & Officers Liability
- Proceedings Legal Defence Reimbursement
- Property and Crime

Liability coverage highlights:

- \$20,000,000 available limits
- Broad definition of Insured
- Blanket Contractual Liability
- Market-leading SIGNAL Underwriting manuscript wording tailored for Healthcare entities
- Punitive Damages (sub-limited)



- Defense Costs in Addition (except Non-Profit Directors & Officers and Employment Practices Liability)
- Double Medical Malpractice Aggregate Limit, no CGL Aggregate Limit (except Completed Operations Hazard and Employee Benefits E&O)
- Silent Abuse coverage for qualifying classes of risk (Claims-made buy-back option for remainder)
- Led by Certain Lloyd's Underwriters
- Worldwide cover, with claims brought in North America

Property & Crime coverage highlights:

- \$4,000,000 available per location (for best in class)
- All-Risk Coverage
- Broad list of Extensions of Coverage
- Customized Wording for Healthcare Segment
- Extended Rental Income (Optional Coverage)
- Personal Property of Residents
- Replacement Cost
- Stated Amount-Waiver of Co-Insurance (with signed Statement of Values on File)
- Third Party Extension (Bonding) (Crime Coverage Option)

What sets SIGNAL Underwriting apart:

- Broad appetite
- Customer focused on broker partners and insureds
- In-house underwriting authority
- Our Underwriters are here to help you with any of your Healthcare industry-related questions
- Over 20 years of Healthcare broking and underwriting experience
- Secured Lloyd's of London Coverholder status within first year of operation
- SIGNAL Underwriting Inc. only represents London and domestic security with a minimum rating of A- (AM Best rating) for this product
- Claims handled by Canadian Third Party Adjuster experienced with Healthcare entities
- 17.5% Retail broker commission on this product

Other associated products available from SIGNAL Underwriting:

- Private and Public Directors & Officers Liability for Healthcare Entities
- Standalone Clinical Trial Liability

For further details or to submit a risk for review please contact:

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SIGNAL Underwriting Inc. is a Canadian, independently owned boutique Managing General Agent that brings unequaled value to our three customers:

- **Tailored insurance coverage** and products for individual insureds
- **Support and industry knowledge** for our broker partners
- **Expert underwriting** for our insurance carriers

SIGNAL Underwriting Inc.:

- Focuses on products where **we hold the underwriting authority**
- Serves **specialized areas** of the commercial insurance market
- Offers **customized products** for each industry segment
- Brings over **20 years** of broking and underwriting experience

**Make SIGNAL
Underwriting
your competitive
advantage**