



Customer Focused. Expert Knowledge. Integrity.

Liability and Medical Malpractice 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 almost 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:

- 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
- Holistic Practitioners
- Home Care
- Hospices and Respite Services
- Medical Clinics
- Medical Spas and Spas/Salons
- Mental Health Programs and Treatment Centres
- Nursing Placement Agencies
- Nursing Homes and Long-term Care
- Pharmacies
- Physiotherapy, Kinesiology, Occupational Health
- Retirement Homes
- Surgical Centres
- 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
- Employment Practices Liability
- Loss of Documents
- Medical Malpractice
- Non-Profit Directors & Officers Liability
- Proceedings Legal Defence Reimbursement

Coverage highlights:

- \$10,000,000 available limits
- Broad definition of Insured
- Blanket Contractual Liability
- 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)
- Market-leading SIGNAL Underwriting manuscript wording tailored for Healthcare entities
- Punitive Damages (sub-limited)
- Silent Abuse coverage for qualifying classes of risk (Claims-made buy-back option for remainder)
- Worldwide cover, with claims brought in North America



What sets SIGNAL Underwriting apart:

- Broad appetite
- Customer focused on broker partners and insureds
- In-house underwriting authority
- Over 19 years of Healthcare broking and underwriting experience
- Our Underwriters are here to help you with any of your industry-related questions so you can expertly guide your placement and client discussions
- Secured Lloyd's of London Coverholder status within first year of operation
- SIGNAL Underwriting Inc. only represents London security with a minimum rating of A- (AM Best rating) for this product
- Claims handled by Canadian Third Party Adjuster experienced with Healthcare entities
- Underwritten by certain underwriters at Lloyd's

Other associated products available from SIGNAL Underwriting:

- Cyber for Healthcare Entities
- For Profit Directors & Officers Liability for Healthcare Entities
- CGL and Medical Malpractice for:
 - Emergency Care
 - Hospitals
 - IVF and Fertility Treatment

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

QuoteRequest@signalunderwriting.com

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Coverholder at **LLOYD'S**

SIGNAL Underwriting Inc. is a Canadian, independently owned boutique Managing General Agent that brings unequalled 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 **19 years** of broking and underwriting experience

**Make SIGNAL
Underwriting
your competitive
advantage**