

# **Ambulatory Surgicenters**

The Medical Professional Unit offers a specific program for Ambulatory Surgicenters. The program recognizes the risk variances between single and multi-specialty centers. Coverage is written on a non-admitted basis through designated surplus lines brokers.

## **Coverage Offered**

- > Professional Liability on a claims-made basis:
  - Coverage is automatic for non-physician employees
  - Coverage is automatic for Medical Directors' administrative duties
  - Coverage is available for physicians engaged in clinical patient care services on a shared limits basis
- > General Liability may be included on a claims-made or an occurrence basis
- > Incident claim trigger
- > Separate aggregate limits are provided for Professional Liability and General Liability
- > Options available for defense costs within or outside of indemnity limits
- > Extended reporting period available
- > First dollar (zero deductible) or deductible options are offered

## Additional Coverage Via Endorsement

- > Data Privacy
- > Independent Contractor
- > Healthcare Choice Endorsement
  - Media expense
  - HIPAA proceeding expense
  - Emergency evacuation expense
  - Patient property damage expense
  - Medicare / Medicaid billing error legal expense
  - State medical board legal expense



#### **Single Specialty**

- > Endoscopy / Digestive Health
- > Eye / Lasik / Refractive
- > Gamma Knife
- > Pain Management
- > Urology

## **Multi-Specialty**

- > General Surgery
- > Gynecology
- > ENT and Plastics
- > Orthopedics
- > Podiatry

# **Risk Appetite**

Outpatient Ambulatory Surgicenters operating under the direction of a Medical Director.

Email Submissions and Requests for Credentialing, Coverage Verification and Loss Runs to: gsubmit@generalstar.com, please copy your GenStar Underwriter.