



# U.S. HEALTHCARE PROFESSIONAL LIABILITY

## TARGET CLASSES

- Allied Healthcare Facilities
- Senior Care Facilities
- Physicians

## HIGHLIGHTS

- Wholesale only Distribution and Excess Only Capacity
- Policy Limits up to \$5,000,000
- Minimum Premiums as low as \$2,500
- Written on StarStone Specialty Insurance (Non Admitted)
- Rated "A-" Excellent - XI by A.M. Best



**STARSTONE**

Part of the Enstar Group



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## The StarStone Advantage

With deep industry expertise to leverage, our Healthcare Professional Liability underwriters provide products and services for selected businesses and professionals throughout the U.S. Working with wholesalers that truly understand our business, we place a high value on turnaround time and efficiency, and have the flexibility to fit solutions specifically to our customer's needs.

### COVERAGE SUMMARY

- Follow Form Excess or High Excess: Up to \$5m when attaching over \$3m
- Following forms of Claims Made & Occurrence Triggers in Selected Classes
- Prior acts coverage to match expiring policy
- Defense coverage inside limits of liability

### SCHEDULED UNDERLYING COVERAGES FOR UMBRELLA OR EXCESS LIMITS

- Professional Liability (\$1m)
- General Liability (\$1m)
- Auto Liability (\$1m)
- Employee Benefits Liability (\$1m)
- Employer's Liability (\$500k)
- Sexual Misconduct Liability (\$1m)
- Others available upon request

### CLAIMS

Professional and responsive claim team led by managers with defense firm and healthcare industry knowledge and experience. Rapid and equitable settlement for all valid claims as well as consistency in the handling of every claim.

### RISK MANAGEMENT

StarStone provides a Risk Management (RM) Allowance for eligible risks, including:

- Healthcare Conference Fees
- Continuing education costs required for RM designations
- Services that support your Patient Safety or RM endeavors

### RISK APPETITE

StarStone Healthcare specializes in small to medium sized accounts. We bring a new level of service to this market and will entertain a wide array of insureds within our targets.

### TARGET CLASSES

#### Allied Healthcare Facilities

##### Eligible Classes including but not limited to

- Ambulance – Air and Ground
- Ambulatory Surgery Centers
- Dialysis Centers
- Home Health Care
- Healthcare Staffing Firms
- Imaging Centers
- Laboratory
- Pharmacy
- Rehabilitation Facilities
- Urgent Care Center

#### Senior Care Facilities

##### Eligible Classes

- Skilled Nursing Facilities
- Assisted Living or Memory Care Facilities
- Independent Living Facilities
- Supplemental Exposure
  - Home Health (Visits)
  - Adult Day Care (Participants)

#### Physicians

Excess limits available over individual or group practices.

## KEY CONTACTS

### Ryan Young

VP, Head of Healthcare

t: +1 201 743 7769

e: ryan.young@starstone.com

### Abbas Hassan

Senior Underwriter, Healthcare

t: +1 201 743 7716

e: abbas.hassan@starstone.com

### Yineida Chavez

Senior Underwriting Assistant, Healthcare

t: +1 201 830 2528

e: yineida.chavez@starstone.com

### Alyssa Alonso

Underwriting Assistant, Healthcare

t: +1 201 743 7763

e: alyssa.alonso@starstone.com

## CLAIMS@StarStone.com

### Loss Runs Requests

We offer Medical Healthcare Professional Liability products via StarStone Specialty Insurance Company:

### 185 Hudson Street

Suite 2600

Jersey City, NJ 07311