



ALLIED HEALTHCARE PROGRAM

With over 30 years of experience in the Allied Healthcare industry, VGM Specialty Underwriters provides innovative solutions designed for the unique needs of the businesses we serve.

PREFERRED CLASSES

- Home Health Care
- Temporary Medical Staffing
- Residential Hospice
- Physical Therapy Clinics
- Home Medical Equipment Dealers
- Orthotics & Prosthetics Distributors/Manufacturers
- Medical Testing and Imaging Laboratories
- Dialysis Centers
- Outpatient Therapy and Rehabilitation

COVERAGE HIGHLIGHTS

- Primary limits up to \$5M /\$7M
- Monoline Professional or combined Professional Liability/General Liability
- Sexual/Physical Abuse sub-limit options up to \$1M /\$1M
- Hired and Non-Owned Auto coverage available
- Claims Made or Occurrence options
- Shared Limit or Separate Limit options
- Options for defense within or outside of limits
- Various deductible options starting at \$0

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OPTIONAL COVERAGES

- Coverage for additional insureds
- Waiver of subrogation
- Employee Benefits Liability
- Stopgap

EXCESS LIABILITY PROGRAM

- Excess limits up to \$5M
- Coverage over underlying Professional Liability, General Liability, Commercial Auto, Employer's Liability
- Follow form excess
- Zero deductible available
- Coverage may also be available over eligible sublimited coverages

PROGRAM HIGHLIGHTS

- **Financial Strength and Stability:** We are an AM Best "A" rated carrier. You can trust us to protect your clients' businesses.
- **Non-Admitted Nationwide:** We have the flexibility to meet the ever-changing needs of your clients' business.
- **Competitive Commission Structure:** We offer competitive commission structure to our agent and broker partners, and pride ourselves on providing unparalleled service at all times.
- **Risk Management Expertise:** Access to our in-house corporate counsel and claims team, as well as a full portfolio of risk management resources, helps clients manage their risk and defend their business.



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The coverage features are provided solely for descriptive purposes, do not provide a complete description of coverages, and do not in any way alter the terms and conditions of the insurance policy. These coverage features may not be available to all policyholders and may not be available in all states or jurisdictions. Consult your insurance policy for specific coverage terms, conditions, limits, limitations and exclusions.