



# AMBULATORY SURGERY CENTER MEDICAL PROFESSIONAL LIABILITY

Allied World has a strong and long-standing commitment to the Ambulatory Surgery Center (ASC) sector. We understand the unique needs of this market, providing expert guidance, claims support and risk management insight.

ASC's are one of the fastest growing segments in the healthcare industry. Rather than treating ASCs as any other miscellaneous medical facility, we have developed specific expertise, services and dedicated resources to be a market leader in this field.

## FEATURES & HIGHLIGHTS

- Professional, general, employee benefits and excess (umbrella) liability coverage available
- Medical director's coverage included
- Blanket management company coverage
- ASC-specific policy form and applications
- ASC-specific risk management services provided
- Expertise in handling surgery center claims
- Broad definition of claims "trigger" as "incident" based
- Flexible defense cost options - Defense costs are available outside the limits of liability or can be included within the limits for a premium discount

## ELIGIBLE RISKS

- Stand-alone facilities
- Single-specialty centers
- Multi-specialty centers
- Management company facilities
- Multi-state organizations

## LIMITS

- Standard primary limits of \$1 / \$3 million
- Excess or Umbrella up to \$15 million

## JURISDICTIONS

Available in most states on a non-admitted basis

## PREMIUM CREDITS

- Commitment to quality
- AAAHC or JCAHO accredited facilities
- Management company-sponsored programs
- Risk management checklist

## RISK MANAGEMENT SERVICES

### Policy and Procedure Development

Allied World provides its ambulatory surgery center (ASC) clients with assistance with drafting new or updating existing policies and procedures. Access to an extensive library of resources and samples is also available.

### Video Lending Library

A number of excellent videos that highlight common risks and focus on ways to prevent occurrences are available. We encourage risk managers and their staff to borrow these videos for self development and training opportunities.

### Risk Management Hotline

Allied World's risk management hotline, dedicated solely to our medical malpractice clients, provides immediate access to risk management information 24/7.

## CLAIMS SUPPORT

Allied World takes a proactive approach to handling claims, while remaining flexible to meet the unique needs of our customers. We believe the best defense is a good offense, which means an early and vigorous review of the facts of each claim to identify those that require a staunch defense, and those that are best settled early. No matter where our insurance layer attaches, we strive for full communication with each policyholder during key steps in the resolution process.

## SERVICE STANDARDS

At Allied World we are committed to providing the highest level of service. We:

- Acknowledge all submissions within 24 hours
- Acknowledge all claim notices with an immediate email response and assignment of claims representative within 24 hours
- Issue all policies within 7 business days from the date of receipt of the last subjectivity (if applicable)
- Issue excess policies prior to receipt of all underlying policies (primary underlying or followed policy required)

## FINANCIAL STRENGTH

We understand how important it is that a carrier has the financial strength to ensure that it will be there when your clients need us. Allied World Assurance Company has earned an A.M. Best "A (Excellent)" rating. We believe that our conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

## ADDITIONAL PRODUCT OFFERINGS

Additional products available to healthcare organizations include D&O/EPL, Fiduciary, Benefit Plan Purchaser E&O, Managed Care E&O, Hospital Professional Liability, Miscellaneous Medical Professional Liability, Clinical Research Liability and Technology E&O.

## CONTACT US.

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*Approved producers may submit risks at:*

**E** submissions@awac.com or **F** 860 284 1302

*Non-approved producers, contact our Business Development team at:*

**E** usbd@awac.com

This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select) which currently have an A.M. Best rating of "A (Excellent)." DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd. Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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